

THE UNIVERSITY OF TEXAS BULLETIN

No. 3545: December 1, 1935

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WAGE EARNERS MEET THE DEPRESSION

By

RUTH ALICE ALLEN

Assistant Professor of Economics
The University of Texas

And

SAM B. BARTON

Instructor in Economics
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Bureau of Research in the Social Sciences
Study No. 15



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The benefits of education and of useful knowledge, generally diffused through a community, are essential to the preservation of a free government.

Sam Houston

Cultivated mind is the guardian genius of Democracy, and while guided and controlled by virtue, the noblest attribute of man. It is the only dictator that freemen acknowledge, and the only security which freemen desire.

Mirabeau B. Lamar

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None of the above will consider belittling to their services the statement that our greatest indebtedness is to those individual members of the coöperating unions who subjected themselves to the inquisition of a questionnaire, and particularly to their wives who voluntarily added the burden of keeping a detailed account of income and expenditures to an already heavy routine of domestic duties.

For financial support, which is never least, the investigation is indebted to the Bureau of Research in the Social Sciences, The University of Texas.

RUTH ALICE ALLEN AND SAM B. BARTON.

CHAPTER I

INTRODUCTION

Although the formal study of scales of living was begun by Davies, an English clergyman, in 1787,¹ and has since been carried on by numerous students, municipalities, governmental agencies, and other groups in all industrially advanced regions, Texas has been the site of relatively few such investigations. The Dallas Wage Commission, charged with the adjustment of the wages of city employees, made a study in 1917,² one month in duration, of the living conditions in fifty families. A study of farm living by the United States Department of Agriculture, in 1919,³ included some Texas farmers, and other nation-wide studies by the United States Bureau of Labor Statistics⁴ have included Texas cities.

Not because it is felt that conditions in Texas are peculiar or that any new rules or principles controlling income and expenditure would eventuate from a study of scales of living in the State was the present investigation undertaken. Emphasis upon the fact that a Texas city differs little in the general aspects of its social and economic life from other cities in the United States is probably more important.

It was not intended to add another item to the great mass of socially introspective material as to what happens in a depression. But the opportunity to make the study came at a time when the depression was an all too omnipresent condition. The material has, therefore, been utilized to make such suggestions as seem sound in regard to the effect of falling incomes upon the groups considered.

Two requirements were set up for the groups chosen for consideration: they were to be composed of urban workers and they were to be organized. There were three cities which could be considered as possible best fields for investigation of scales of living among

¹*Case of the Labourers in Husbandry*, Davies, 1795.

²*Report of the Survey Committee*, Dallas, 1917.

³*The Farmer's Standard of Living*, E. L. Kirkpatrick, 1926. U.S. Department of Agriculture Bulletin 1466.

⁴U.S. Bureau of Labor Statistics, Bulletin 257, *Cost of Living in the U.S.* (1918-19.)

industrial groups. These were San Antonio, Dallas, and Houston. San Antonio was set aside because of the preponderance of Mexican laborers with a very low standard of life and with no organization. Dallas was felt to have the characteristics of an industrial city less thoroughly marked than had Houston, and the organization of labor there is comparatively weak. Houston, then, was felt to be, all things considered, the best location for the projected study. It is the largest city in the State, having a population of 292,352 by the census of 1930. Judged by numbers it has the most strongly organized labor groups in the State; and it has the most highly industrialized life, ranking first among Texas cities in the number of wage earners engaged in manufacturing and in the total amount of wages paid. The city is, furthermore, the second largest cotton port in the world and the third greatest exporting point in the United States. Here "eighteen railroads meet the sea" to take and receive cargoes from sixty-six steamship lines. Houston is also the center of the oil industry of the Southwest and has led this area in the value of building construction during the decade.

With respect to the second requirement set up, Houston has long been noted for the strength of its labor organizations. H. B. Carroll writing in 1912 says: "The sentiment and general feeling toward union labor in this city and community is good. All important work is performed by union men."⁵ At that time the unions claimed 55 per cent of adult male labor and 85 per cent of those working at skilled trades. Such statements indicate labor organization of considerable historical background for so young a territory as Texas.

Since the survey was to be made among organized groups, the unions of the Electrical Workers and the Longshoremen, both Deep Sea and Coastal Unions, were approached through the State and local officials of the American Federation of Labor, notably Mr. George H. Slater, Executive Secretary of the Texas American Federation of Labor, and Mr. George Wilson, Secretary of the Houston Labor and Trades Council. From them we obtained introductions to the officials of the individual unions. By these latter persons permission was given to present the projected study at a regular meeting of the unions. The nature and purpose of the investigation was explained to

⁵*History of Houston*, Carroll, H. B., 1912.

these officials, and they gave us permission to interview the individual members. The names and addresses of the union members were furnished us. We followed the same procedure with the membership of the women's auxiliaries to the unions.

Three standards were set up for the group to be chosen. It must be an organized group; each individual must be married, and each must live within the city limits. A survey of the local situation led to the choice of the Electrical Workers as the group to be studied.

In order to educate the coöperating groups in the meaning of scale of living studies, a series of historical sketches was written and published in the *Labor Messenger*, official paper of the Houston Labor and Trades Council. Form letters were sent union members to facilitate individual interviews. These letters were followed by unannounced calls at the homes. A business card was presented and the nature and purpose of the study explained to the housewife. The wives were first approached because they were more likely to be at home during working hours, and because budget-keeping commonly falls to their lot in the division of labor within families. Later it was found advisable to interview the husbands before or at the same time that we requested coöperation. Account books with pencil and envelope attached were furnished to all who agreed to keep an account of family income and expenditures for a period of from one to four months. A record of each call was kept on a card which was made out and filed for each prospect. In "follow-up" work, visits were made; and as soon as an individual wished to give up her book or stopped keeping her account, she was asked to arrange for a joint conference between her husband, the interviewer, and herself. At this conference the questionnaire was filled out.

In the schedule which is reproduced in Appendix B, the reader will observe that two types of information were called for. The first part of the questionnaire relates to family make-up and history. The latter portion is concerned with an itemized account of family income and expenditures⁶ including some items affecting the plane of living but not involving current expenses.

⁶Sample income and expenditure accounts are given in Appendix A. The questionnaire schedule is reproduced in Appendix B.

CHAPTER II

ELECTRICIANS MEET THE DEPRESSION

The Electrical Workers' Union of Houston had (1932) 162 members on its roster, but only 122 met the standards set for subjects to be covered by the investigation. A questionnaire was filled out in personal interview with husband and wife in forty families. Budgets containing a detailed record of expenditures for not less than four weeks were obtained from six families. The latter material, because of its scantiness, is of course merely illustrative. Two budgets which seemed quite suggestive are included verbatim in this manuscript.

Examination of the data collected seemed to indicate that the conception of members of the Electrical Workers' Union as a homogeneous economic group at least with relation to income was poorly founded. There was a notable demarcation between those who had steady jobs as maintenance men at fixed salaries and those who worked more specifically on jobs in the building trades and consequently had irregular incomes, which were inevitably connected with the marked depression in the building trades. It seemed wise to separate the two divisions for purposes of analysis.

In presenting a picture of the group, there would seem, however, to be no violence done in describing it as a unit. That the group is American not only by birth but in background appears from the following figures: half of these men and three-fifths of their wives were born in Texas; less than 5 per cent of either are foreign-born and the others are about equally divided in origin between the southern and northern regions of the United States; of the one hundred and sixty parents of these couples, one-fourth were natives of Texas, one-fourth native of the southern section of the United States, and less than one-fifth of foreign birth.

Despite the rural character of the State in which the group lives, they were not predominantly farm-bred. Only one-fourth of the workers and one-seventh of their wives were reared on farms. Another fourth of the men and approximately one-half of the wives came from small towns. Somewhat less than one-half of each, or eighteen men and fifteen women, were city-bred. In answer to the query, "Why did you leave the country?", most of those of rural

origin gave economic pressure as the motivating force. Four of the ten workers born in the country had come to Houston with their parents, making no individual choice. Of the remaining six, one definitely chose electrical work, which meant living in the city. The others came to Houston "to earn a livelihood," "seeking better opportunities," because they "couldn't make a living in the country."

Considering this background we would not expect them to be a highly mobile group. The average length of residence in Houston is 18.95 years. And even within the city they appear to be comparatively sessile, the average period of residence in the location at which they were interviewed being 5.82 years, in spite of the large number driven from their homes by the depression and those forced to move because of changing location of work.

The majority of the Electrical Workers came from "comfortable" middle-class homes. Only four of the husbands and eight of the wives characterize their parents as "poor" and two of each describe the homes of their childhood as "well to do."¹

We have seen that the Electrical Workers are preponderantly urban in origin; and we should expect few farmers among their parents. In fact, only six listed their fathers as following that occupation. Fathers of twelve were workers in the building trades and other skilled crafts. Nine of the fathers were engaged in business; three were engineers; one was a dentist; and three were in various types of sales work. A superintendent of a light plant and two day-laborers conclude the list. Of the wives' fathers, five worked in the building trades. Eight were farmers, two professional men, four city employees, three contractors, six engineers or mechanics, and two ran small businesses of their own. The remaining parents followed sundry callings, such as steamboat captain, politician, etc. Very few of either the wives' or husbands' mothers did gainful work outside the home. One was a graduate nurse, another dabbled in real estate. The others were "housewives."

The group under consideration is composed largely of men and women under middle age. The modal group of the husbands, one-third of the number, is in the thirty-five to thirty-nine year age

¹No objectivity is claimed for the classifications "city," "town," "country," and even less for those of "rich," "well-to-do," "comfortable," "poor." They are merely considered roughly indicative of the individual's conception of his place in the social order.

group; and more than one-half are between the ages of thirty and forty. The same is true of the wives, with modal group in the thirty to thirty-four year period.

The age at which members of this group went to work throws light upon some social problems or at least raises questions which we recognize as a challenge to more than one of our institutions. Nine of the men went to work at the age of fourteen and the same number at the age of seventeen. Nineteen were at work regularly before their sixteenth birthday. Two were at work before their tenth. The average age at which they became self-supporting is 15.6 years. Three reached the age of nineteen and one the age of twenty-one before becoming workers, and two of these were the only ones having college training. None had finished college. Twelve out of twenty-four who entered high school had finished the course. Five had never completed the elementary grades. In view of the educational plane reached by the majority of the workers, the early age at which they went to work is surprising. This apparent discrepancy is probably explained by attendance at night school. This hypothesis is given support by the union requirements of technical training in night school for all apprentices. Such a practice might carry over to academic training. The wives had approximately the same educational background. Those wives who worked outside the home started at the average age of 17.4 years.

There were in the forty families sixty children, forty-four of whom were of school age. Eleven were below six and the remainder above eighteen. Four were born outside of Texas and only eleven outside of the city of Houston. Only two above school age had received less than a high-school education, and two were in Rice Institute at the time of the study.

As said before, an examination of income data has led to the conclusion that it is not sound to consider the Electrical Workers as a single group. Seven of the forty receive salaries in positions as maintenance men in Houston office buildings, hotels, and other industrial structures. Their average yearly income according to figures gathered in this investigation is \$2,036.71. This compares with an average income reported by the union office of \$2,202.²

²Quoted from a letter received from S. H. Ewell, Financial Secretary of the Union.

According to a report from the same source they had been cut from an average income (1927) of \$2,721.54, a reduction of approximately one-fifth. The other thirty-three families are those of building trades workers, who work for wages and are subject to the seasonal and cyclical fluctuations of an industry which is recognized as being so highly sensitive to business conditions as to be an index of economic tendencies. According to union figures again, the drop in income of this group since 1927 has been approximately 75 per cent. The average earnings according to our figures (1932) are \$559.39, and according to the union figures \$652.96, a discrepancy due to the inclusion in our data of men who should justly not be included by the union because they earned little or nothing as electrical workers.

The necessity for handling the groups separately is apparent. In the following pages we shall designate the thirty-three men engaged in the building trades as "building trades workers" and the seven maintenance men as "salaried workers."

The average wage of the building trades workers, as said before, was \$559.39, but this is too imprecise a statement to convey much information. The range of earnings was from nothing to \$1,475. One-half fell below \$500 and three-fourths below \$700.

TABLE I
WAGES OF ELECTRICAL WORKERS IN BUILDING TRADES

| Wage Group | Number in Group | Cumulation |
|------------|-----------------|------------|
| \$ 0-\$ 99 | 4 | 4 |
| 100- 199 | 2 | 6 |
| 200- 299 | 4 | 10 |
| 300- 399 | 4 | 14 |
| 400- 499 | 2 | 16 |
| 500- 599 | 3 | 19 |
| 600- 699 | 5 | 24 |
| 700- 799 | 3 | 27 |
| 800- 899 | 1 | 28 |
| 900- 999 | 2 | 30 |
| 1000- 1099 | 2 | 32 |
| 1100- 1499 | 1 | 33 |

Such wages were of course pitifully insufficient to maintain the former plane of living and the families were under considerable pressure to develop supplementary sources of income, to draw on past savings, and when these expedients fell still short of their needs, to borrow. Inasmuch as the majority of the workers resorted to past savings and to borrowings, the amounts under these heads

were combined with income to provide the total from which expenditures must be met.

The average "income plus borrowings plus savings spent" among the building trades workers was \$1,226.86 per family. Of this amount, only 67.3 per cent was income, 42.9 per cent being husband's wage, and 24.4 per cent income from other sources. In other words the workers were able, on the average, to furnish from their current wages only forty-three cents of each dollar expended for family living expenses. Not all of the husbands' wages came from electrical work. Two had received no electrical work for three years. One had received \$475 for driving a truck ninety days. Another had earned \$720 for three hundred and sixty-five fourteen-hour periods as a night watchman. Two had earned small amounts in electrical work and had also worked in filling stations, one receiving \$25 a month for six months, and the other \$20 a week for twelve weeks, at the end of which time he was underbid by a man agreeing to work for \$12 a week.

The income from "other sources" was derived from wives' wages, children's wages, rents and investments, and boarders and roomers. The remainder came from sundry sources, such as gifts, gardens, and poultry, government pension, etc. (See Table III.)

The five wives receiving wages worked at various trades. One packed chewing gum at piece-rate wages, receiving about sixty cents a day. Another received \$15 a week as a novelty demonstrator; and a third received \$624 as a saleslady, a job she had held for eight years. The beauty shop of a fourth added \$325 to the family income, and a fifth earned \$1,125 working as bookkeeper. A husband's single sister, living with the family, contributed to the family income a part of her annual earnings of \$705. One of the sons over eighteen worked as "bell hop" in a hotel; and in three families, children under eighteen added \$40, \$78, and \$180, respectively, to the family income.

Five families received income from property, the largest amount being \$3,360 received from business property built on lots inherited by the wife. Investments included building and loan stock and a marble slot machine which brought in an income of \$408 to a man who was also getting \$144 on oil stock. One family received \$50 net from a rent house and another had two vacant rent houses which represented a deduction from income. One family rented an

apartment house which furnished a home for them and an income from subletting of \$320.

The reader may wonder why men earning as much as did the electrical workers during the "boom times" were unable to show a larger income from investments. As a matter of fact, many of them had investments from which they derived no income. Government bonds and Postal Savings were affected little if any by the depression. That bank savings were insecure is admitted by all; stocks were the first form of investment to be demolished by the depression; much real estate ceased to bear income. Two concrete instances serve to illustrate the insecurity of investments. One thrifty young couple invested \$3,500 in a tourist camp at Kerrville, Texas. High water produced by a cloud-burst washed the houses away and the creditors took the land. Moralizing on this experience the wife said, "We stinted ourselves to make payments when we were getting good wages. 'Bout as well have spent it for pleasure."

Another worker who had invested even more heavily, not only money, but his and his wife's time and energy, in promoting a residence addition in Houston, found himself in the midst of the depression with no income from these labors. His wife wished to know, "What are folks like us going to do? My husband is fifty-three. We have lost the money we had saved up for our old age. Now the contractors don't want old men because of the insurance rates (on workmen's compensation required by the State). If the depression had stayed off until we had got our children through school we would have made out, but as it is our savings are gone; we have a girl attending Rice Institute, and our son doesn't make expenses in his radio repair work." Poultry was not considered profitable. Very few of those having poultry declared a cash income from this source and some claimed that the feed bill was larger than the savings from the eggs. None of the income from gardens was cash.

Able to meet only 67 per cent of their expenses out of current income, the wage workers resorted to savings and borrowings to get the remaining 33 per cent. Although only ten families drew on past savings, the average amount coming from this source totaled 14 per cent of the average income. Most of the savings were in the form of bank accounts. Borrowings for fourteen averaged \$325.08

and formed 11 per cent of the average income. Automobiles, stocks, insurance, and personal notes were given as security on these loans. One family had borrowed for two years. The husband, a man of forty years, had received very little work in the past three years. He had used up his bank savings the first year, borrowed \$465 on his building and loan stock the second, and had borrowed the limit on his insurance during the year of the survey. His resources were exhausted. Table II lists the amount, purpose, and security on all loans secured by the wage workers during the year. Most of them were used to meet general living expenses and two were used in an attempt to save their homes from foreclosure.

TABLE II
LOANS MADE TO WAGE WORKERS: 1932-33

| Purpose | Amount | Security |
|------------------------------|--------|---------------------------------------|
| Household expenses..... | \$335 | Insurance and building and loan stock |
| “ “ | 820 | Insurance |
| “ “ | 400 | Personal note |
| “ “ | 465 | Insurance |
| “ “ | 350 | Insurance and mother-in-law |
| “ “ | 365 | Insurance |
| “ “ | 250 | From parents |
| “ “ | 150 | Car |
| “ “ | 90 | Personal note |
| “ “ | 75 | Car |
| “To live, exist!” | 19 | Real estate |
| Payments on house..... | 500 | Parents |
| “ “ “ | 300 | Personal note |
| Doctor's bills..... | 150 | Personal note |
| Slot machine investment..... | 150 | |

Another source of income was the gifts given by members of the families. The most considerable was house rent, usually free use of a house. By finding the average house rent paid by the members of the group, an estimate was made that this gift amounted to approximately \$276. In five cases a subsidy of complete house rent was made and in three other cases partial subsidies.

Still another method of bringing income and out-go to a temporary equilibrium is to leave unpaid certain items whose incidence, though certain, is not immediate. Such accumulated and shifted items were payments on the house, insurance premiums, taxes, and medical services. Six families reported that payments on homes had not been met. Of the four giving definite information the average debt was \$395.65 and the largest lapse was \$721. Unpaid taxes were reported by seven families, amounting in one case to

\$739. The average of taxes unpaid was \$190.23. Insurance premiums unpaid amounting to \$35 were reported by one family. The latter debt is not in the same class as the others; for no final penalty need be taken out of current income, and the insurance policies are heavily borrowed upon. Medical bills unpaid were reported by eleven families. One bill for \$1,300 was the cost of three major operations for the wife and for a mother and sister who had become dependent. Fifteen families reported closing the year with a debt burden. Two families had all the types of debt mentioned, amounting in one case to \$1,081 and in the other to \$570. Case No. 1 was a family of four with one child twelve years of age and a second three months old, whose arrival represented financially a debt of \$105. The father had twelve days work last year with total wages of \$60. Five hundred dollars of bank savings had been used up and the family car made security for a loan of \$150. Payments on the home amounting to \$721 were unpaid, as were also taxes and insurance.

Home ownership represents an addition to income if the ownership is complete, as was the case with six of the building trades workers. It represents an increasing equity when payments are met, as in two cases in our group. For another six, who had been

TABLE III
SOURCES OF TOTAL INCOME OF BUILDING TRADES WORKERS

| Source of Income | Number of Times Listed | Average Amount for Those Listing | Per Cent of Total Income* |
|--------------------------------|------------------------|----------------------------------|---------------------------|
| Wages | | | |
| Husband | 33 | \$559.39 | 44.66 |
| Wife | 6 | 413.16 | 6.06 |
| Children over 18 | 1 | 365.00 | .89 |
| Children under 18 | 2 | 59.00 | .29 |
| Property income | 5 | 886.20 | 10.84 |
| Savings spent | 10 | 573.40 | 14.02 |
| Borrowings | 14 | 416.93 | 14.28 |
| Gifts | 10 | 196.05 | 4.79 |
| Other sources | | | |
| Boarders | 3 | 266.66 | 1.96 |
| Garden and poultry | 2 | 20.50 | .10 |
| Compensation, Government | 2 | 432.00 | 2.11 |
| Compensation, workers | --- | --- | --- |
| | | | 100.00 |
| Debts accumulated | 15 | 386.20† | 14.17† |

*Unless otherwise indicated, all percentages of income express the relation of the group income from a specified source to the total group income.

†Not included in the total.

unable to meet their payments, it was a growing debt burden and a growing despair. Two had lost their homes through inability to keep up payments. One family had made no payments for a year; but since they were buying from the wife's mother, they had no impending fear.

The tenacious struggle being made by some families to meet house payments is illustrated by the case of Mr. B., who was working fourteen hours of each twenty-four, three hundred and sixty-five nights a year, as night watchman. He received two dollars a night for these services. Formerly he had received \$250 to \$300 a month working eight-hour days and five and one-half day weeks. The necessity of going by the downtown office of the detective agency for which he worked, in order to get the watchman's clock, forced him to travel nine miles going to his vigil at the docks. In spite of constant exposure to all kinds of weather, incident to his work, no provision was made for sheltering or warming him, and he was denied access to the dock office. By refinancing his home so as to extend the payments over ten years instead of four, and by virtue of this job, he may "save his home." Many of the electrical workers have been unable to avoid foreclosure on their residences. Former homes were found vacant with "For Sale" signs tacked on their walls. Mr. L., who assured the investigator that fifteen or twenty of the electrical workers had lost their homes since the depression began, was quite proud of his acumen in not attempting to buy. The same attitude was expressed by another who had been advised by a contractor not to buy. But many, like Mr. B., believe that home ownership is worth all the struggle and risk involved.

The earned income of the building trades workers was marked by great irregularity. The report of number of days worked last year indicates also extreme individual variations as to distribution of work. One-third of the workers, according to their report, received less than fifty days work, and three-fourths received less than half-time work, during the year covered by the survey. Of the two who were employed regularly, one worked for himself and earned a very modest income. An interesting example of the unequal distribution of work is furnished by Mr. S., who was so busily engaged on a construction job, working day and night a part of the time, that the investigator experienced difficulty making an appointment. While he was working overtime, the majority of

the men were idle. This, however, was unusual, even for this man, who had not been employed full time previously.

The acute unemployment situation drove many men out of the trade. Several of those ruled out as not meeting the requirements of the study were in business for themselves and kept up their union card as a "matter of loyalty." One owned and operated a battery station; another was a partner in a general automobile repair shop; a third ran a fruit and candy stand. Not all of these ventures ended happily though. One worker spent most of his \$758.00 soldier's bonus in an unsuccessful attempt to go into the "sign business."

A clearer picture of the individual variations in earnings may be obtained from two detailed statements of income received during the period for which a budget was kept.

Case No. 1. The husband reported for the year fifteen days worked and wages amounting to \$75.

| | |
|-------------|----------|
| December 1 | \$ 17.50 |
| December 7 | .55 |
| December 9 | .25 |
| December 14 | .25 |
| December 19 | 11.00 |
| December 26 | .55 |
| January 26 | .35 |
| February 1 | 26.25 |
| February 6 | .50 |
| February 7 | .60 |
| Total | \$ 57.80 |

Case No. 2. The husband reported working seventy-five days during 1932 and receiving \$400 wages.

| | |
|-------------|----------|
| December 10 | \$ 27.31 |
| December 26 | 24.50 |
| January 13 | 4.13 |
| January 24 | 18.00 |
| January 31 | 18.00 |
| February 3 | 24.05 |
| February 18 | 36.00 |
| Total | \$151.99 |

Expenditures were divided, both for purposes of gathering information and for discussion, under commonly recognized headings.

Food being the most common expense, it is properly the point of departure for a description of family expenditures. The group spent 30 per cent of their average income for food. According to

Engel's law, which states that the proportion of a family's income devoted to the purchase of food varies inversely from the income, the proportion spent by these families should be greater; for 30 per cent is the proportion to be expected of a high income group, such as the electrical workers before the depression. This would indicate that in their unwillingness to give up certain conspicuous elements in their standard of living, such as homes, radios, etc., the wage workers refused to increase the proportionate expenditure for food with the decrease of their income. The average family expenditure for food is slightly more than a dollar a day (\$385.40 per year), whereas the longshoremen covered in the same investigation spent approximately 40 per cent of their income, which totaled nearly the same. Some of the households made a relatively small outlay for food, such as the family of four in the \$200-\$249 group and the family of five in the \$250-\$299 group. In spite of low incomes only six of the wage workers bought groceries on credit. Some expenditures were made for meals away from home in half of the families, this being in most cases the noon meal for the working members of the family, but in one instance an unemployed couple "ate the evening meal out" at a cost of \$312.00 annually.

Also insistent are housing costs. Though in the comparatively mild climate of Houston many can move to the "tent city," a group such as this will probably protect housing even at the expense of straitening all other expenditures.

The six workers whose homes were fully paid for had payments for taxes, insurance, and upkeep. Taxes on residence and other real estate absorbed 2.1 per cent of the group expenditures,³ in spite of the failure of two-thirds of those owning or buying homes to make such payments. Insurance and upkeep on residences was an additional 1.6 per cent of the group outlay. Insurance was carried by fifteen of the home owners, but most of them were behind on the premiums. Repairs were made during the year on four residences. Of those paying rent, seven were paid up to date and eight were behind. Of the latter, three were renting from parents of husband or wife. Two of those not renting were boarding with parents. The prompt payment of rent under such circumstances

³Unless otherwise indicated, all percentage expenditures refer to the relation of the group's expenditure for a particular item to the total group expenditure.

is not usually so imperative as would be the case if the landlord were not related. The accommodations are not always of the best, however, as Mr. D., living with his wife and three children in one room of his mother-in-law's house, can testify. Of the four families moving during the year; one paid \$8 for drayage; two paid \$2 each, and one listed no cash expenditure. The total expenditure for shelter, including house rent, water, rent-house payments, taxes, insurance, and repairs, absorbed 17.8 per cent of the group income. When we consider that this comparatively high proportional expenditure for shelter is a drastic reduction of previous money expenditures along these lines, as shown by the inability of many of the families to meet the current charges for rent, purchase, and taxes, we begin to realize how serious has been the curtailment of their income.

Closely allied to housing costs are the expenditures for fuel and light, which cost the wage workers an average of \$62.48 a year, or 4.6 per cent of their income. All members of this group used natural gas for fuel and electricity for illumination. The individual expenditure for electricity varied from \$12 to \$60 and that for gas from \$18 to \$50 a year.

The depression-bred economy seems to have cut most deeply into the expenditure for clothing. This is probably due to the durability of clothes as compared with food. The building trades workers spent an average of \$66.50 per family per year for clothing, which amounts to 5.2 per cent of their total annual expenditure. This percentage is about one-third that ascribed to the purchase of clothing by previous studies.⁴ Of the amount spent for clothing, five-eighths was spent for children's clothing. One family claimed to have spent during the year only \$7 for clothing, and another who spent \$10 admitted that it was "pretty small," but claimed that they were "stocked up" at the beginning of the year. Others in reply to the query reported, "Damn little this year"; "Furnished by someone else"; "All dress clothes given to me"; "Mother and sister who are working help out"; "I never buy the girls anything but shoes and stockings."

⁴*Cost of Living in the United States, 1914-1927*: National Industrial Conference Board Publications, No. 51. A weighted average from six standard of living studies shows the per cent spent for clothing to be 13.21 per cent.

Transportation as a business cost, if nothing else, is an important item to the electrical wage worker, and the automobile is an economy as well as a business asset. Not only is his place of employment constantly changing, often to places inaccessible to bus and street car, but the workman must have some means of transporting his tools. Scattered about Houston as they are, most of the electrical workers live one to five miles from the union office, which they frequently find it necessary to go to *en route* to work. Two members living four and five miles from the office claimed to average about fifteen miles going to work (some of the jobs being outside the city limits). Another averaged ten miles. By virtue of their automobiles, most of the men were distant from the union office only about fifteen or twenty minutes in time.

Like the automobile, the telephone is a business asset in keeping the workers in instantaneous contact with the office through which they secure most of their employment. Under the pressure of a telescoped income, however, many of the electrical workers have given up their telephones; doubtless they find the borrowing of a neighbor's telephone less difficult than borrowing his automobile. Telephone rentals ranged from \$3.00 to \$5.00 per month, depending on whether the line was private or party. Only twenty of the wage workers had paid telephone rental during the year and one of these had service discontinued at the end of the period.

Only three families had received no medical services during the year. One dollar out of every fifteen (6.9 per cent) of the wage workers' expenditure went for the maintenance of health, and this figure covers only 70 per cent of the medical charges, for 30 per cent went unpaid. Among the separate classifications are listed three expenditures for major operations, four for minor operations, and eight for hospital services. In one family where the wife earned her own money, she, her mother, and her sister underwent major operations costing a total of \$1,300. Eleven families had visited a dentist during the year at a mean cost of \$24.56. One family had dental expenses of \$110, another \$50, and a third \$40. For the seven families visiting the oculist during the year, the mean expense is rather high, \$28, with two having bills of \$50, one of \$36, and one of \$22. One family with six children used the free clinic for all medical service.

Expenditures for keeping up personal appearance absorb a comparatively small part of the income. The average expenditure of twenty families listing expenditures for cleaning and pressing was \$3.05. All families found it necessary to patronize the barber, at a mean cost of \$10.87. Beauty parlors were visited by members of eleven families, at an average cost of \$6.14. Laundry for fifteen families represented an average of \$43.85, 1.5 per cent of the group income. Toilet articles were purchased by twenty-nine at an average cost of \$9.56, but it must be noted that such articles as soap are often included in the grocery bill. This division of expenditures accounted for 3.7 per cent of the group total.

In reviewing demands made on family incomes, we cannot ignore the need for recreation. Among the factors contributory to satisfactory recreation is adequate provision for leisure time. This may come for members of the household through employment of servants or through the use of labor-saving devices. Little of these incomes went to pay wages of domestic servants. A family in which the husband and son both had steady incomes and the wife was sickly paid \$4 per week for a girl to assist with the house work. Another family, who derived a feeling of security but no income from their real estate investments, which the wife helped to manage, paid \$2 for the same type of services. A third family paid \$10 during the year for occasional services.

More truly entitled to be classified as producers of leisure are the so-called "labor-saving devices." As one would expect, the homes of electrical workers have a fair share of these billion new slaves of ours. Eighty-two electrical labor-saving appliances were found in the thirty-three homes. Inasmuch as no suggestive list was furnished, we are safe in assuming that this total is only partial. Electric vacuum cleaners and irons each were found in twenty-two households. Electric percolators, toasters, and waffle-irons were found in seven homes each. Sewing machines and fans were found in about the same number. Three electric washing machines were owned in the group; but it will be remembered that only fifteen families sent their washing to laundries.

Many of the labor-saving devices and some of the recreational facilities are habitually purchased on the installment plan. During the year with which we are concerned, however, only four families succumbed to the wiles of the installment salesman. One household

with ambitions for the artistic development of their adolescent daughter paid out \$60 on a piano and \$40 for music lessons. To soften the harshness of wash day for the wife, another paid \$49 on an electric washer. By the other two, purchases amounting to \$39.50 and \$43 respectively were made.

Among commodities recreational in nature is reading material. In spite of the rigors of the depression, the wage worker clung tenaciously to his newspaper. Although spending less than 1 per cent of their income for periodicals, twenty-nine of the thirty-three families subscribed to a daily newspaper, and fifteen had magazines also. One of the four not subscribing had access to second-hand reading matter and "read plenty." In two instances, two local newspapers were received in the same home. Magazines read are mediums for the expression of middle-class thought that raise no question of the eternal goodness of the *status quo*. Periodicals coming into more than one home were the *Literary Digest* and *Holland's*, taken in three homes each. Some one of the group classed as women's magazines came into each of seven homes. Others in one home each were *Liberty*, *The American Magazine*, *The Saturday Evening Post*. *The Electrical Worker*, trade organ, was paid for out of union dues, and came to all members. *The Radio Magazine* and *Power Magazine* in one home each indicate semi-technical interests, and one family received two lodge publications. A childless couple of some academic background subscribed to organs of social protest such as *The Nation* and *The New Republic*, and read *The Masses*, but to most of the men *The Electrical Worker* provided ample expression of the workers' discontent.

Estimates on numbers of books in the home ranged from two to two hundred, ten of the families having one hundred or more. The Public Library was used by twenty-five families, fourteen of them reporting that they borrowed books every week. Fairly adequate provisions were made for music, nine homes containing pianos; twelve, phonographs; and twenty-two, radios. There were also three violins and two guitars and one trumpet.

Among commercialized forms of entertainment, the picture show stands preëminent. The radio is the only device that seriously challenges its place of favor with the public. Picture shows accounted for an expenditure of a dollar or less among six families and twelve spent less than six dollars, a sum which would in the

main represent one show a month each for husband and wife. The largest amount spent by a single family was \$41, by a family of five above eight years of age. The family had an earned income of \$1,300, had used no past savings and done no borrowing; their home and car were paid for. They reported as their principal economy that the husband and wife no longer drink "a half-dozen high-balls every time they have a bridge party or a picnic." Only one other family spent more than \$20, and this was spent by a twenty-one year old who earned a salary.

One-fourth of the group belonged to organizations other than the union and church. These clubs included Masons, Elks, Knights of Pythias, Spanish War Veterans, and Disabled War Veterans. The average cost to the members was \$16.94 annually. None of the families paid out anything for public dances. The cost of such home socials and picnics as had been indulged in was included under groceries. Four families took short trips, the average expenditure being \$50. Four of the men engaged in some form of athletics, two playing tennis, one boxing, and the fourth doing gymnastics. They had little money to spare for ball games. One commented, "Play tennis, but racquet broken now."

School expenses are small in Texas because of the system of free textbooks. The mean payment for this item by eighteen families was \$37.53, 1.6 per cent of the group income. The above average is not representative, inasmuch as \$400 of the \$657.50 total was spent on the daughter of one family who was attending Rice Institute. A more representative average expenditure, obtained by eliminating this non-typical case, is \$16.21 per family per year.

We have seen that the electrical workers in the wage group have been unable to provide in their accustomed manner for present needs and might expect an even greater sacrifice of future needs. Two families had made savings during the year amounting to \$127.20. Most of this was laid aside at the rate of \$10 a month by a family in which father and son were both working. One man who had received a bonus of \$114 from the Government "banked it" for future use.

In spite of their inability to save, twenty-five of the thirty-three families were "keeping up" some insurance. The premiums averaged \$51.07 per family and amounted to 3 per cent of the group income. In seven instances separate policies were carried on the

wife, and in six, on the children. Three families carried group policies. Most of this was life insurance, although a few accident policies were included. That the premiums were not met without a struggle is apparent in the inability of several to pay them when due. Such remarks as, "No insurance this year on myself," "All turned in now," "I have borrowed the limit on all my insurance," are indicative of the situation. Many of the husbands depend on the group insurance carried with the union to bury them. For accident and death they are included under the Workmen's Compensation Act of the State of Texas.

The church made its demands on the faithful; and was answered by twenty-three of these families. However, less than 1 per cent of the group's expenditure was given to church support. The average contribution was \$12.90, with eight families giving less than \$5 and one \$50, one \$35, and one \$25. All others gave between \$5 and \$13. Labor union assessments must be paid if the union is to survive. The Electrical Workers' Union exacts from its members monthly dues of \$4.50, plus additional amounts in ratio to their earnings. Under the prevailing unemployment situation, the union could not afford to be severe on those unable to keep up their payments. Three admitted paying no dues during the year and several were behind for lesser periods. The more fortunate members of the union were taxed to make up these deficiencies. One member who had paid \$90 in dues remarked, "Now you've hit on an item kinda heavy."

Another special demand not compulsory but scarcely less imperative is that for charitable contributions. Only seven of the wage workers were able to heed the call of public charity, however, and the total contributed by this group to those purposes was \$75. One worker had given several dollars, "Feeding poor devils that hit me up on the job"; and another had contributed to the Elks' Christmas Fund. Some of the workers expressed little sympathy for organized charity; one said, "I wouldn't give the Community Chest anything if they (its directors) were starving."

The heavy relief burden on these men was in the care of needy friends and relatives. For these purposes ten families spent a total of \$320 in cash relief, which takes no account of those who were "helping keep up wife's parents," and "taking care of mother and sister." Some were galled by the extra burden, as was the husband

who said, when asked whether he had extended assistance to friends and relatives, "Plenty, so far as I'm concerned." Eight families had been obliged by the economic vicissitudes of themselves or their relatives to live with others. In two cases families of the group were forced to "move in" with others; one couple living with a mother and brother "paid board when they could." Another couple with a baby lived with the husband's mother, two sisters, and a brother in the mother's house. Still another lived in the house of the wife's mother with the mother, two of her sons, and a sister of the husband's. The other six families had taken in relatives, in two cases the wife's brother, in one case a niece, and in another the wife's brother and his wife.

In their reaction to the present economic conditions, the building trades workers seem to run true to what we might expect from any group of Americans of the street. Eighteen felt impelled to find "some good" in the situation breaking their scale of life. But no one gave a religious sanction to suffering. With few exceptions, the "good" pointed out was to "make us save more money": "teaches us how much we could save if we had the chance." This is in the face of facts set forth in this paper. A teleological value was seen by the man who thought the good is "that our statesmen might be able to avert another depression." A saving grace was seen by the individual who thought it taught "how much we can get by on." Two thought it "taught people to think"; and one glimpsed the brotherhood of man in "people getting closer together." Eleven persons had the courage to make a flat denial that there are any "good points" in unemployment, despair, and broken scales of life.

As to what caused the depression, surprisingly enough eight candidly expressed their ignorance. Seven found the cause in "unequal distribution of wealth": "The big men got all the money, like Ford, Mellon, Rockefeller, Goulds." Five found the cause in "Inflation: people went wild." Three thought the fault lay with "Overproduction: a surplus of all commodities." The machine came in for its share of opprobrium: "Machines taking the place of manual labor"; "Machinery, too much up-to-date equipment." Something deeper was glimpsed by the man who saw it as a part of a "fast-moving and changing world." Two blamed "crooked

politicians." Two felt it as a personal affair caused by "no construction work" and "high interest rate." The world-wide nature of the situation was suggested by six in laying the cause to "International relations," "War debts," "Tariffs." Two found the cause in a concerted determination to dislodge organized labor from a too strongly entrenched position.

There were few traces of violent social criticism in the attitudes or expressions of the men. One stated that union men "talked radically, used not to. All they need is a cap pistol to set them off." Another thinks "if people had a leader they would upset the Government in six months." Two others were more logically and thoughtfully radical. But the conclusion must be that in spite of the individual and group situation described in this paper it is not among the building trades workers in Houston that "the coming revolution" is in ferment.

One comment which was expressed in other words by several may bring a thrill of pride, a sense of insufficiency, or a feeling of the ineptitude of democracy:

"Why do they ask a working-man questions? . . . We hire politicians and university profs to do our thinking."

The appended budgets kept by the housewives of two of these families are submitted verbatim with no comments.

Budget No. 1. Kept by a childless couple, having an income last year of \$902.75 from wages of husband, \$300 from a boarder, \$169 from a building and loan investment. Past savings were used amounting to \$358.

November

| | | |
|-------------------------|----|------|
| 25. Bread | \$ | .07 |
| Mdse. | | .15 |
| 26. Groceries | | 2.31 |
| Meat | | .35 |
| Fruit | | .14 |
| Mdse. | | .16 |
| Electric bill | | 1.91 |
| Meat | | .35 |
| Vegetables | | .19 |
| Mdse. | | .08 |
| <hr/> | | |
| 27. Sunday School | | .10 |
| 28. Bread | | .11 |
| Mdse. | | .20 |
| 29. Meat | | .20 |
| 30. Fruit | | .23 |
| Groceries | | .21 |

December

| | | | |
|-------|---------------------------|------|----------|
| 1. | Rec'd cash | | \$ 17.50 |
| | Meat | .20 | |
| | Mdse. | .10 | |
| | Bread | .09 | |
| | Shoes mended | 1.00 | |
| | <i>Houston Post</i> | .75 | |
| 2. | Oysters | .38 | |
| | Groceries | .07 | |
| 3. | Groceries | 2.34 | |
| | Meat | .80 | |
| | Fruit | .18 | |
| | Mdse. | .55 | |
| | Fruit | .10 | |
| <hr/> | | | |
| 5. | Meat | .15 | |
| | Bread | .10 | |
| 6. | Mdse. | .26 | |
| 7. | Grocery | .26 | |
| | Meat | .45 | |
| | Post cards | .10 | |
| | Rec'd cash | | .55 |
| 8. | Grocery | .27 | |
| | Mdse. | .24 | |
| 9. | Bread | .07 | |
| | Rec'd cash | | .25 |
| 10. | Fruit | .44 | |
| | Groceries | 1.84 | |
| | Meat | .95 | |

Out of town one week.

| | | | |
|-----|------------------|------|-------|
| 19. | Meat | .35 | |
| | Mdse. | .90 | |
| | Grocery | .25 | |
| | Postage | .65 | |
| | Cash rec'd | | 11.00 |
| | Phone bill | 3.00 | |
| | Gas bill | 2.71 | |
| 20. | Meat | .26 | |
| | Grocery | .70 | |
| 21. | Fish | .60 | |
| | Turkey | 1.54 | |
| | Grocery | .97 | |
| | Vegetables | .20 | |
| | Cash rec'd | | .25 |
| | Bread | .10 | |
| 22. | Meat | .27 | |
| | Grocery | .24 | |
| | Milk | .06 | |
| 23. | Bread | .07 | |
| | Meat | .09 | |
| 24. | Grocery | 1.18 | |
| | Fruit | .32 | |
| | Vegetables | .14 | |
| | Grocery | .75 | |
| | Fruit | .25 | |

| | | | |
|---------|----------------------------|------|-------|
| | Vegetables | .15 | |
| | Ham | .50 | |
| | Oysters | .76 | |
| | Shrimp | .19 | |
| | Meat | .25 | |
| <hr/> | | | |
| 26. | Cash rec'd | | .55 |
| | Cash rec'd | | 15.00 |
| 27. | Mdse. | 1.10 | |
| | Meat | .25 | |
| | Vegetables | .25 | |
| | Light bill | 1.25 | |
| 28. | Bread | .07 | |
| 29. | Bread | .07 | |
| | Meat | .25 | |
| 31. | Grocery | 2.30 | |
| | Meat | 1.60 | |
| | Vegetables | .30 | |
| | Grocery | .32 | |
| | Post paper | .75 | |
| | Meat | .23 | |
| <hr/> | | | |
| January | | | |
| 2. | Bread | .07 | |
| 3. | Meat | .25 | |
| | Groceries | .48 | |
| | Chicken feed | .85 | |
| 4. | Cash | | .25 |
| | Groceries | .20 | |
| | Bread | .25 | |
| 5. | Groceries | .29 | |
| | Fruit | .22 | |
| | Shoes mended | .40 | |
| 6. | Fish and oysters | .73 | |
| | Cash rec'd | | 30.00 |
| | Water bill | .55 | |
| | Gas | 2.32 | |
| 7. | Groceries | 2.04 | |
| | Meat | .78 | |
| | Fruit and vegetables | .56 | |
| | Fat | .40 | |
| <hr/> | | | |
| 9. | Bread | .07 | |
| 10. | Pork | .37 | |
| | Phone bill | 3.00 | |
| | Amusement | 1.00 | |
| | Cash | | 2.00 |
| 11. | Meat | .15 | |
| | Vegetable | .10 | |
| | Bread | .17 | |
| 12. | Bread | .07 | |
| | Ham | 1.25 | |
| | Grocery | .10 | |
| 14. | Grocery | 2.68 | |
| | Meat | .65 | |
| | Vegetables | .45 | |

Wage Earners Meet the Depression

31

| | | | |
|-----------------|------------------------|------|-------|
| | Rec'd cash | | .25 |
| | Mdse. | 1.29 | |
| | Cash | | 10.00 |
| 16. | Bread | .07 | |
| 17. | Meat | .64 | |
| | Bread | .14 | |
| 18. | Chicken feed | 1.55 | |
| 19. | Grocery | .34 | |
| 20. | Grocery | .44 | |
| 21. | Grocery | 2.28 | |
| | Meat | .58 | |
| | Fruit | .27 | |
| | Vegetables | .07 | |
| 24. | Grocery | .21 | |
| | Meat and oysters | .60 | |
| 25. | Meat | .10 | |
| 26. | Groceries | .18 | |
| | Cash rec'd | | .35 |
| 27. | Meat | .23 | |
| | Bread | .07 | |
| 28. | Meat | 1.00 | |
| | Groceries | 2.07 | |
| 30. | Groceries | .22 | |
| 31. | Light bill | 1.52 | |
| | Gas | 2.71 | |
| | Chicken feed | 2.04 | |
| February | | | |
| 1. | Cash | | 20.00 |
| | Groceries | .55 | |
| | Meat and bacon | .70 | |
| | Vegetables | .55 | |
| | Post paper | .75 | |
| | Rec'd cash | | 26.25 |
| 4. | Groceries | 3.26 | |
| | Vegetables | .49 | |
| | Meat | .40 | |
| 5. | Sunday School | .41 | |
| 6. | Vegetables | .15 | |
| | Meat | .15 | |
| | Bread | .15 | |
| 6. | Cash rec'd | | .50 |
| 7. | Groceries | .72 | |
| | Cash rec'd | | .60 |
| 8. | Meat | .25 | |
| | Groceries | .15 | |
| 9. | Groceries | .07 | |
| | Fruit | .20 | |
| 11. | Fruit | .25 | |
| | Vegetables | .13 | |
| | Meat | .82 | |
| | Groceries | 1.99 | |

| | | |
|------------------------|------|-----|
| 13. Groceries | .45 | |
| 14. Bread | .07 | |
| Cash rec'd | | .30 |
| 17. Chicken feed | 1.55 | |
| 18. Groceries | .72 | |
| Ham | 1.15 | |
| Cash | | .60 |
| <hr/> | | |
| 20. Groceries | .58 | |
| 21. Bread | .10 | |
| Vegetables | .29 | |
| 22. Groceries | .22 | |
| 23. Groceries | .25 | |
| 24. Groceries | .22 | |
| Mdse. | .30 | |
| 25. Groceries | 1.84 | |
| Meat | 1.19 | |
| Fruit | .40 | |
| Vegetables | .20 | |
| Light bill | 1.52 | |
| Cash rec'd | | .45 |

SUMMARY

| | | |
|------------------|----------|----------|
| Cash rec'd | | \$136.65 |
| Bought: | | |
| Mdse. | \$ 5.18 | |
| Fruit | 2.75 | |
| Vegetables | 3.81 | |
| Groceries | 56.78 | |
| Meat | 20.17 | |
| Bills | 32.39 | |
| <hr/> | | |
| Total | \$121.08 | |

(Food for four adults, 1 large dog and cat. Plenty of company since December 25.)

Budget No. 2 was kept by the mother of two boys, Bert, 15 years of age, and Jack, 7. Income last year was \$782, \$206 from husband's wages, \$40 from wages of the older boy, \$335 from a loan on the security of the insurance policy, and \$185 from past savings.

| | | |
|---------------------------------|---------|----------|
| 11-23-32. Balance on hand | | \$ 40.00 |
| Vegetables | \$.29 | |
| Meat | .47 | |
| Groc. | 1.14 | |
| School lunch | .15 | |
| Paid to Bert | 1.00 | |
| <hr/> | | |
| | \$ 3.05 | |
| Balance | | 36.95 |

| | | | |
|-----------|--------------------------------|----------------|----------|
| 11-24-32. | Meat | \$.18 | |
| 11-25-32. | Mat. for hats..... | .23 | |
| | Sewing machine oil..... | .15 | |
| | Balance | | 36.95 |
| 11-26-32. | Gasoline | .65 | |
| | Meat | .29 | |
| | Vegetables | .25 | |
| | Fruit | .31 | |
| | Groc. and misc..... | 1.09 | |
| | | <u>\$ 2.59</u> | |
| | Bal. | | 34.36 |
| 11-27-32. | S. School | \$.05 | |
| | Bal. | | 34.31 |
| 11-28-32. | Groc. | .33 | |
| 11-29-32. | Insurance | 4.50 | |
| | Hardware | .32 | |
| | Mat. for millinery school..... | .25 | |
| | Groc. | .48 | |
| | School lunch | .30 | |
| | | <u>\$ 5.85</u> | |
| | Bal. | | 28.13 |
| 11-30-32. | Paid to Jack..... | \$ 1.50 | |
| | Groc. | 1.00 | |
| | | <u>\$ 2.50</u> | |
| 12- 1-32. | Balance | | 25.63 |
| | Asbestos for stove..... | \$ 1.98 | |
| | Fish | .10 | |
| | | <u>\$ 2.08</u> | |
| 12- 2-32. | Balance | | 23.55 |
| | Groc. | \$ 1.61 | |
| 12- 3-32. | Groc. | 2.36 | |
| | Meat | .25 | |
| | Repairs on shoes..... | .75 | |
| | | <u>\$ 3.36</u> | |
| 12- 4-32. | Balance | | 18.58 |
| | Gasoline | \$.26 | |
| | S. School offering..... | .10 | |
| | | <u>\$.36</u> | |
| 12- 5-32. | Bal. | | 18.22 |
| | Groc. | \$.12 | |
| 12- 6-32. | School lunch | .15 | |
| | Millinery school | .25 | |
| | Gasoline | .48 | |
| | Meat | .30 | |
| | Groc. | .67 | |
| | | <u>\$ 1.85</u> | |
| | Rec'd for fixtures work..... | | \$ 16.75 |

| | | | |
|-----------|-------------------------|----------------|-------|
| 12- 7-32. | Bal. | | 33.00 |
| | Meat | \$.23 | |
| | Groc. | .57 | |
| | Groc. | .28 | |
| | Insurance for Oct. | 4.50 | |
| | Dye for rug | .25 | |
| | | <u>\$ 5.83</u> | |
| | Short | .14 | |
| | | <u>\$ 5.97</u> | |
| | Bal. | | 27.03 |
| 12- 8-32. | Light bill | \$.70 | |
| | Bal. | | 26.33 |
| 12- 9-32. | Groc. | .63 | |
| | Bal. | | 25.70 |
| 12-10-32. | Groc. | 4.29 | |
| | Bal. | | 21.41 |
| 12-11-32. | S. School | \$.05 | |
| | Gasoline | .60 | |
| 12-12-32. | Bal. | | 20.76 |
| | Clothes for Jack | 2.10 | |
| | Groc. | .26 | |
| | | <u>\$ 2.36</u> | |
| | Bal. | | 18.40 |
| 12-13-32. | Groc. | \$.70 | |
| | Toys for Jack | 1.25 | |
| | Sox for B. and J. | 1.36 | |
| | | <u>\$ 3.31</u> | |
| | Bal. | | 15.09 |
| 12-14-32. | Groc. | \$ 2.18 | |
| | Aspirin | .24 | |
| | | <u>\$ 2.42</u> | |
| | Bal. | | 12.67 |
| 12-15-32. | Fruit | \$.51 | |
| | Groc. | .72 | |
| | | <u>\$ 1.29</u> | |
| | Bal. | | 11.38 |
| 12-16-32. | Groc. | \$.26 | |
| | Meat | .12 | |
| | | <u>\$.38</u> | |
| | Bal. | | 11.45 |
| 12-17-32. | Meat | \$.20 | |
| | Groc. | .44 | |
| | Cough med. | .20 | |
| | Gasoline | .60 | |
| | Misc. exp. | 1.75 | |
| | | <u>\$ 3.19</u> | |

| | | | |
|-----------|--|----------------|-------|
| 12-18-32. | (All sick with "flu" and couldn't keep up with expense.) | | |
| | Bal. | | 8.26 |
| 12-19-32. | Fruit | \$.70 | |
| | Gasoline | .60 | |
| | Mat. for Dr. Blank's electrical work | 3.42 | |
| | | <u>\$ 4.72</u> | |
| | Bal. | | 3.54 |
| 12-20-32. | Fruit | \$.25 | |
| | Groc. | .10 | |
| | | <u>\$.35</u> | |
| | Bal. | | 3.19 |
| 12-21-32. | Cough syrup | \$.20 | |
| | Groc. | .27 | |
| | | <u>\$.47</u> | |
| | Bal. | | 2.72 |
| 12-22-32. | Groc. | \$.30 | |
| | Fruit | .50 | |
| 12-23-32. | Bal. | | 1.92 |
| | Groc. | .17 | |
| 12-24-32. | Candy | .20 | |
| | Groc. | 1.30 | |
| | Meat | .25 | |
| | | <u>\$ 1.92</u> | |
| | Bal. | | .00 |
| 12-25-32. | Christmas. | | |
| | Borrowed from Bert* | \$ 1.31 | 1.31 |
| | Gasoline | .60 | |
| | Bal. | | .71 |
| 12-26-32. | Meat | .30 | |
| | Groc. | .41 | |
| | | <u>\$.71</u> | |
| | Bal. | | .00 |
| 12-27-32. | Loan from Bert Building and Loan | 50.00 | 50.00 |
| | NOTE.—Heavy on the <i>Loan</i> as we have to pay 8 per cent for the use of our money. Next time money goes in an old sock! | | |
| 12-28-32. | Groc. | \$.60 | |
| 12-29-32. | Meat | .18 | |
| | Groc. | .22 | |
| | | <u>\$.40</u> | |
| | Bal. | | 49.00 |
| 12-30-32. | Groc. | \$ 1.54 | |
| | Bal. | | 47.46 |

*Bert was the young son who kept a savings bank.

| | | | |
|-----------|---|----------------|-------------|
| 12-31-32. | Paid to Bert..... | .50 | |
| | Meat | .40 | |
| | Groc. | 2.12 | |
| | Cleaning and pressing Bert's clothes | 1.00 | |
| | | <u>\$ 4.02</u> | |
| | Bal. | | 43.44 |
| 1- 1-33. | Gasoline | \$.60 | |
| | S. S. offering..... | .15 | |
| | | <u>\$.75</u> | |
| | Bal. | | 42.69 |
| 1- 2-33. | Rec'd for work (base receptacle) | | 2.50 45.19 |
| 1- 3-33. | Mercury ointment | \$.20 | |
| | Meat | .18 | |
| | Groc. | .75 | |
| | School supplies | .10 | |
| | | <u>\$ 1.23</u> | |
| | Bal. | | 43.96 |
| 1- 4-33. | Work gloves | \$.20 | |
| | Gasoline | .60 | |
| | Groc. | .20 | |
| | School supplies | .05 | |
| | Repairs on shoes..... | 1.00 | |
| | Balance on Bert's class pin..... | 1.90 | |
| | | <u>\$ 3.95</u> | |
| | Bal. | | 40.01 |
| 1- 5-33. | Groc. | \$.75 | |
| | Bal. | | 39.26 |
| 1- 6-33. | Meat | .09 | |
| | Veg. | .05 | |
| | Groc. | .36 | |
| | | <u>\$.50</u> | |
| | Bal. | | 38.76 |
| | Rec'd for work..... | | 19.50 58.26 |
| | Bal. | | |
| 1- 7-33. | Fresh fruit and veg..... | .60 | |
| | Meat | .50 | |
| | Groc. | 2.35 | |
| | | <u>\$ 3.45</u> | |
| | Bal. | | 54.81 |
| 1- 8-33. | S. Sch. offering..... | \$.10 | |
| 1- 9-33. | Gasoline | .60 | |
| | Mat'l for work..... | 4.23 | |
| | Bal. | | 49.88 |
| 1-10-33. | Milk bill | 1.12 | |
| | Groc. | .30 | |
| | Bal. | | 48.46 |

| | | | |
|----------|------------------------------------|---------|----------|
| 1-11-33. | Light bill | .57 | |
| | Fresh fruit | .25 | |
| | Groc. | .66 | |
| | | <hr/> | |
| | | \$ 1.48 | |
| | Bal. | | 46.98 |
| 1-12-33. | Groc. | \$ 1.03 | |
| | Meat | .24 | |
| | Repairs on car, (brake fluid)..... | .85 | |
| | | <hr/> | |
| | | \$ 2.12 | |
| | Bal. | | 44.86 |
| 1-13-33. | Groc. | \$.83 | |
| 1-14-33. | Bal. | | 44.03 |
| | Gasoline | .55 | |
| | Repairs on shoes..... | .80 | |
| | Meat | .32 | |
| | Groc. | 1.14 | |
| | Vegetables | .45 | |
| | Rec'd for work | | \$ 19.25 |
| | Rebate on material | | 4.23 |
| | School supplies | .25 | |
| | Bal. | | 64.51 |
| 1-15-33. | S. S. offering..... | .10 | |
| 1-16-33. | Veg. | † | |
| | Gasoline | .60 | |
| | School supplies | .10 | |
| | Two tickets for school banquet.... | .80 | |
| | Groc. | .86 | |
| | | <hr/> | |
| | | \$ 2.36 | |
| | Bal. | | 62.05 |
| 1-17-33. | Food for horse..... | \$ 1.15 | |
| | Mending cotton | .10 | |
| | Mending wool | .10 | |
| | Spray gun | .25 | |
| | | <hr/> | |
| | | \$ 1.55 | |
| | Bal. | | 60.50 |
| 1-18-33. | Fresh fruit, vegetables..... | \$.75 | |
| | Groc. | 1.00 | |
| | Bal. | | 58.75 |
| 1-19-33. | Fruit and veg..... | .60 | |
| | Groc. | .75 | |
| | | <hr/> | |
| | | \$ 1.35 | |
| 1-20-33. | Bal. | | 57.40 |
| | Gas bill for two months..... | \$ 5.68 | |
| | Gasoline | .60 | |
| | School supplies | .23 | |
| | Groc. | .54 | |
| | | <hr/> | |
| | | \$ 7.05 | |
| | Bal. | | 50.35 |

†Amount not written in budget book.

| | | | |
|----------|---------------------------|-----------------|----------|
| 1-21-33. | Rec'd for work..... | | \$ 19.25 |
| 1-21-33. | Meat | \$.45 | |
| | Fruits and veg..... | 1.00 | |
| | Groc. | 2.50 | |
| | | <u>\$ 3.95</u> | |
| 1-22-33. | Bal. | | 65.65 |
| | S. S. offering..... | \$.10 | |
| 1-23-33. | School lunch | .10 | |
| 1-24-33. | Gasoline | .50 | |
| | Groc. | .25 | |
| | School lunch | .13 | |
| | Bal. | | 64.57 |
| 1-25-33. | Groc. | .77 | |
| | E. W. Insurance..... | 9.00 | |
| | | <u>\$ 9.77</u> | |
| | Bal. | | 54.80 |
| 1-26-33. | Haircut | \$.25 | |
| | Car fare | .10 | |
| | Bal. | | 54.45 |
| 1-27-33. | Rent on safety box..... | 3.30 | |
| | Auto license | 10.44 | |
| | State and county tax..... | 10.72 | |
| | Two poll taxes..... | 3.00 | |
| | Meat | .10 | |
| | Groc. | .57 | |
| | | <u>\$ 28.13</u> | |
| | Bal. | | 26.32 |
| | Rec'd for work..... | | 19.25 |
| 1-28-33. | Haircut | \$.25 | |
| | Thread and buttons..... | .15 | |
| | Meat | .41 | |
| | | .60 | |
| | Groc. | 2.34 | |
| | Material for work..... | .57 | |
| | Bal. | | 41.25 |
| 1-29-33. | S. S. offering..... | \$.10 | |
| | Gave to Jack..... | .04 | |
| 1-30-33. | Bal. | | 41.11 |
| 1-31-33. | Meat | .25 | |
| | Fruit | .14 | |
| | School supplies | .30 | |
| | Groc. | .10 | |
| | | <u>\$.79</u> | |
| | Bal. | | 40.32 |
| 2- 1-33. | Meat | \$.10 | |
| | Groc. | .38 | |
| | School supplies | 1.40 | |
| | Groc. | 1.88 | |
| | Bal. | | 38.44 |
| 2- 2-33. | School supplies | .20 | |
| | Bal. | | 38.24 |

Wage Earners Meet the Depression

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| | | | | |
|----------|----------------------------|----------------|-------|-------|
| 2- 3-33. | Milk bill | 1.12 | | |
| | Fresh veg. and fruit | 1.03 | | |
| | Groc. | .53 | | |
| | | <u>\$ 2.70</u> | | |
| 2- 4-33. | Bal. | | 17.50 | 35.54 |
| | Rec'd for work | | | 53.04 |
| | Gasoline | .80 | | |
| | Repairs on car | .70 | | |
| | Repairs on shoes | 1.40 | | |
| | Groc. | 2.08 | | |
| | | <u>\$ 4.98</u> | | |
| | Bal. | | | 48.06 |
| 2- 5-33. | Sunday | | | |
| 2- 6-33. | School supplies | \$.20 | | |
| | School lunch | .10 | | |
| | Groc. | .18 | | |
| | | <u>\$.48</u> | | |
| 2- 7-33. | Bal. | | | 47.58 |
| | Coal oil | \$.04 | | |
| | Aspirin | .14 | | |
| | Meat | .20 | | |
| | Repairs on car | .51 | | |
| | Mat. for work | .53 | | |
| | Groc. | .93 | | |
| | | <u>\$ 2.35</u> | | |
| 2- 8-33. | Bal. | | | 45.23 |
| | Meat | \$.10 | | |
| | Vegetables | .05 | | |
| | Groc. | 1.07 | | |
| | | <u>\$ 1.12</u> | | |
| 2- 9-33. | Bal. | | | 44.11 |
| | Misc. | \$.35 | | |
| | Tie for Jack | .19 | | |
| | Groc. | .70 | | |
| | Gloves | .35 | | |
| | Haircut | .25 | | |
| | | <u>\$ 1.49</u> | | |
| 2-10-33. | Bal. | | | 42.27 |
| | Gasoline | \$.48 | | |
| | Part for car | .60 | | |
| | Oil for car | .29 | | |
| | Meat | .29 | | |
| | School | .35 | | |
| | | <u>\$ 2.01</u> | | |
| 2-11-33. | Bal. | | | 40.26 |
| | Groc. | \$ 1.81 | | |
| | Fruit and veg. | .45 | | |
| | | <u>\$ 2.26</u> | | |
| | Bal. | | | 38.00 |

| | | | |
|----------|----------------------------------|---------|----------|
| | S. S. offering..... | \$.15 | |
| | Bal. | | 37.85 |
| 2-13-33. | Valentine for Jack..... | .05 | |
| | School supplies | .10 | |
| | Groc. | .47 | |
| | | <hr/> | |
| | | \$.62 | |
| 2-14-33. | Bal. | | 37.23 |
| | School lunch | \$.13 | |
| | Groc. | .65 | |
| | | <hr/> | |
| | | \$.78 | |
| | Bal. | | 36.45 |
| 2-15-33. | Mat. for electrical work..... | \$.75 | |
| | Groc. | .40 | |
| | School supplies | .33 | |
| | | <hr/> | |
| | | \$ 1.48 | |
| 2-16-33. | Bal. | | 34.97 |
| | Vegetables | \$.20 | |
| | Groc. | .17 | |
| | Meat | .20 | |
| | Gasoline | .30 | |
| | | <hr/> | |
| | | \$.87 | |
| | Bal. | | 34.10 |
| 2-17-33. | Gasoline | \$.75 | |
| | Groc. | .50 | |
| | | <hr/> | |
| | | \$ 1.25 | |
| 2-18-33. | Rec'd for work..... | | \$ 31.80 |
| | Repairs on shoes..... | \$.60 | |
| | Meat | .45 | |
| | Groc. | 2.28 | |
| | Fruit and veg..... | .69 | |
| | | <hr/> | |
| | | \$ 4.02 | |
| | Bal. | | 60.63 |
| 2-19-33. | S. S. offering..... | \$.10 | |
| 2-20-33. | Groc. | .46 | |
| | Thread | .10 | |
| | Water bill for three months..... | 2.50 | |
| | Light bill | .52 | |
| | | <hr/> | |
| | | \$ 3.58 | |
| | Bal. | | 56.95 |
| 2-21-33. | Vegetables | \$.26 | |
| | Gas bill | 2.84 | |
| | | <hr/> | |
| | | \$ 3.10 | |
| 2-22-33. | Bal. | | 53.85 |
| | Gasoline | \$.60 | |
| | Groc. | .55 | |
| 2-23-33. | Bal. | | 52.70 |
| | Groc. | 1.00 | |

| | | |
|-------------------|------------------------------------|---------|
| Paid on accounts: | | |
| | Dr. Blank | 5.00 |
| | Grace Wilson, R.N..... | 3.00 |
| 2-24-33. | Bal. | 43.70 |
| | Groc. | .35 |
| 2-25-33. | Bal. | 43.35 |
| | Rec'd for work..... | 15.00 |
| | Gave pennies to Jack..... | .15 |
| | Meat | .60 |
| | Groc. | 2.25 |
| | Repairs on shoes..... | .15 |
| | Fresh vegetables and fruits..... | .80 |
| | Meals while on jury duty..... | .50 |
| | Parking car while on jury duty.... | .25 |
| | | <hr/> |
| | | \$ 4.70 |
| | Bal. | 53.65 |
| <hr/> | | |
| 2-26-33. | Gasoline | \$.50 |
| | S. School offering..... | .15 |
| | | <hr/> |
| | | \$.65 |
| | Balance to date..... | 53.00 |

Following the decision to consider the Electrical Workers as composed of two non-homogeneous groups on the basis of source and amount of income, the seven workers receiving a salary for "maintenance work"⁵ are now to be considered.

The average yearly wage of these workers in 1932 was as stated previously, \$2,036.71, nearly four times the average wage of the building trades workers. The salary of the husband comprised 92.6 per cent of total "income plus borrowings."⁶

A combination of wages with "other sources" gives the wage worker an average net income of \$838.17, whereas the net average income of the salaried group was \$2,141.14. "Other sources" furnished only 4.7 per cent of the latter sum and "borrowings" 2.7 per cent. These figures indicate that the maintenance workers were living almost entirely upon the husband's income, but in only one instance did the family live entirely upon this salary. Four families had income from property. Two received rent from apartments;

⁵Two did maintenance work for an oil company, one in a hotel, one in a moving picture show, two for electrical supply and installation companies, and another for a public utility company.

⁶No one of this group spent "past savings" during the year.

a third rented three apartments, but two used by sons brought in no income. A fourth had \$100 income from rents and investments. Three families had borrowed during the year, one only \$15.

TABLE IV

PERCENTAGE OF TOTAL INCOME FROM VARIOUS SOURCES OF SALARIED
MAINTENANCE WORKERS AND OF BUILDING TRADES WORKERS

| | B.T.W. | S.M.W. |
|---------------------------|----------|------------|
| Average total income..... | \$508.00 | \$2,141.14 |
| Total percentage..... | 100.00 | 100.00 |
| Husband's wage..... | 42.8 | 92.6 |
| Other sources..... | 24.3 | 4.7 |
| Borrowings..... | 11.1 | 2.7 |
| Past savings used..... | 21.8 | 0.0 |
| Debts accumulated*..... | 14.7 | 0.0 |

*Not included in total percentage.

The second had made a note for \$250 to establish an unemployed son in business. The third had borrowed, on the security of his car, \$100 for living expenses. The average total "income plus borrowings" used to balance expenditures is \$2,200.43, or 80 per cent more than the corresponding figure for the wage workers. It need only be pointed out that the incomes in the two groups will differ greatly not only in amount but in regularity. With such marked difference in income, there would be necessarily wide divergences in distribution of expenditures between the two groups.

TABLE V

MONEY EXPENDITURES AND PERCENTAGE OF TOTAL FOR MAJOR CLASSES OF
EXPENDITURES: SALARIED MAINTENANCE WORKERS AND
BUILDING TRADES WORKERS

| Group | Housing | | Fuel and Light | | Food | | Clothing | |
|-----------------------------------|----------|----------|----------------|----------|----------|----------|----------|----------|
| | Money | Per Cent | Money | Per Cent | Money | Per Cent | Money | Per Cent |
| Salaried Maintenance Workers..... | \$466.96 | 20.8 | \$ 68.08 | 3.2 | \$500.28 | 22.1 | \$153.78 | 5.2 |
| Building Trades Workers | 223.39 | 17.8 | 62.48 | 4.6 | 385.40 | 30.7 | 66.50 | 6.8 |

An outstanding difference was in expenditure for *housing*. For this item the wage workers spent less than one-sixth of their income and the salaried workers more than one-fifth; but the gifts of house rent must be remembered. Only one maintenance worker received such subsidy by "living with his folks" for eight months. Only one of this second group was a home owner. One other was buying

a home, and was current on all payments, which amounted to \$605.60 last year.⁷ The individual amounts paid for rental seem to indicate no group variance.

In contrast to their wage-earning fellows the salaried workers were able to meet their taxes, which, in spite of the sparsity of home-ownership, amounted to 3.4 per cent of their income. A part of these taxes were paid on property other than residence.

The money expenditure for fuel and light is slightly larger in the salaried group and the percentage expenditure smaller than that of the wage workers. Both of these facts are indicative of the higher standard of living enjoyed by the former. So also is the universal use of gas for fuel and electricity for light.

As we may expect from conclusions reached by Ernest Engel in his investigations, the members of this higher income group spend a smaller percentage of their income for *food* (22.1 per cent) than the lower income wage group (30.7 per cent). The actual expenditure is greater, however, by one-third. Only one family bought their groceries on credit. Three stated that most or all of their grocery trade went to chain stores; the others patronized the small stores exclusively. Expenditures for meals away from home were listed by two of the seven families.

The expenditure for clothing in the higher income group again shows Engel's characteristic variation over the lower group, the proportionate expenditure increasing from 5.2 per cent to 6.8 per cent and the money expenditure increasing from \$66.50 per family to \$151.78. Inasmuch as the percentage spent for clothing in neither of these groups approximates that of previous studies, which range from about 12 to 17 per cent of total expenditures, some may doubt the reliability of these estimates. The reader, however, should remember that both groups were under the psychological influence of the depression, a factor which may account for the unusually low expenditure for clothing, a durable commodity, the purchase of which may be postponed for a time. Failure to purchase homes, and choice of salaried work, may be indicative of a cautious tendency in the group. Nor were all members of the salaried group, with incomes as low as \$1,095 and \$1,180 per year, by any means free from financial pressure.

⁷The tendency to rent rather than buy may not be typical of the salaried group inasmuch as the sample is not large.

The money expenditure for transportation in the two groups is almost identical, averaging \$114.27 per year for the wage workers and \$114.74 per year for the salary workers. The percentage expenditure is higher, of course, in the low income group.

The salaried group spent more for car fare, one of the members having no automobile. He claimed that he couldn't afford a car. Perhaps he was right, since he could get cheaper transportation to his maintenance job on the street cars. Unlike the wage workers, he had a steady job, in a fixed place, accessible to the car lines. There was no necessity of transporting his tools to and from work every day, since he had a workshop in the building. Telephones were found in three of the seven homes. Because of the steadiness of work, the need for telephones was less in this group than in the first.

The more generous income of the maintenance workers probably finds a typical expression in the accumulation of savings by four of the seven members of the group, amounting to \$1,429. This is to be compared with savings by two wage worker families amounting to \$127.20. The largest saving was a \$600 investment in an apartment house. Another of \$400 was set aside purposely to meet the uncertainties of the depression.

The man saving the smaller amount carried no insurance; but the other two savers were heavily insured, one paying premiums amounting to \$367 a year. The three families insured paid out for that protection 5.2 per cent of the group income, whereas three other families listed expenditures for neither savings nor insurance.⁸ One family complained that the doctor got all the money that they would otherwise have saved.

In the section dealing with housing we have seen that the demands of Government for taxes fall heavily on this group despite the dearth of home ownership. The union was no less exacting, the dues paid by these salaried workers averaging twice that paid by the building trades workers, and amounting to 5.9 per cent of their income. In addition to regular dues, one of the better paid members was assessed \$100.

⁸This statement does not mean that the three families mentioned had no savings on hand. No attempt to take a census of savings was made.

Contributions to the Community Chest were made by two. The church also made heavy demands on the workers' incomes, four families contributing a total of \$225.

All of the salaried workers contributed to the support of their less fortunate friends and relatives, 7.6 per cent of their income being expended in this manner. In this respect they are probably typical of all salaried groups. Perhaps this burden prevented some of them from accumulating savings. The highest paid worker in this group was somewhat rebellious because unemployment had forced two of his grown sons (twenty-six and twenty-seven years of age) to seek shelter for themselves and their families under the paternal roof. True to his individualistic philosophy he had spent considerable money setting them up in business, one as an ice vendor, the other as a filling station operator, at an expense of approximately \$600. Notice might be taken of what seems to be a significant difference here, the heavy impact of the care of unemployed individuals upon the members of this group. In addition to the case previously mentioned, a family of three out of an income of \$1,900 contributed \$125 to relatives and gave a home to an aged dependent. Still another had contributed \$100. Another paid the telephone bill of the husband's mother and a medical bill, the two amounting to approximately \$120. Another family with income of \$1,920 helped a niece with tuberculosis, an unemployed brother, and others. It would seem that a group with stable, comparatively high income will, of necessity, feel the financial brunt of the economic needs of others to a greater extent than a group with irregular and vanishing incomes.

The salaried workers were fortunate in not being so heavily taxed by disease as were the wage workers. Their average expenditure for medical services was less in terms of money than that of the wage workers and only one-half the percentage of income spent by the wage group. One of the workers whose wife was an invalid remarked on the inadequate provisions made for the health of the middle classes who were too poor to pay and too proud to go to the charity hospital. He did not, however, favor the socialization of medicine. (Shakespeare was wrong; there's much in a name.) Most of the expenditures were "for general medical services," only two listing operations. There is, of course, food for speculation as to cause and result. Did the wage workers because of lowered scales

of living, straitened expenditures for food, crowding, worry over bills, etc., have more sickness?

The expenditures of the salaried group for personal services other than medical are not markedly different from those of the other electrical workers. They spent slightly more in amount at the barber shop and beauty parlor, equal amounts for laundry and toilet articles, and less for cleaning and pressing. These services were more generally available, however, to the salaried group. Occasional "yard work" costing \$10 for the year was the only payment for domestic services. Like the larger group they were well equipped with electrical devices, which differed little in type or distribution, from those described in the previous section.

Daily newspapers were subscribed to in six of the households, and the magazines read were of the same middle class flavor remarked in the larger group. The size of their libraries and their reading habits with respect to the Public Library are similar to those of the wage workers. All of the maintenance workers had radios, three had pianos, and an equal number owned stringed instruments.

The remaining expenditures are presented in Table VI, and a few remarks will suffice. Notice must be taken that they spent less per individual than the wage group for picture shows and drinks, and more for church and lodge dues. Perhaps they are more thrifty, or as is equally probable, the wage workers may be in greater need of some means of escape from "the stern realities of life."

TABLE VI
PROVISIONS FOR LEISURE

| Item | Number Listing | Average Expenditure of Those Listing | Percentage of Group Income |
|----------------------------|----------------|--------------------------------------|----------------------------|
| Servants | 1 | \$10.00 | * |
| Installment purchases..... | 4 | 79.90 | 2.1 |
| Periodicals | 6 | 13.32 | .5 |
| Picture shows..... | 5 | 4.36 | .1 |
| Clubs | 3 | 44.73 | .9 |
| Vacation trips..... | 2 | 25.00 | .3 |
| Dances | 1 | 12.00 | * |
| Ball games | | | |
| Drinks, soft | 5 | 6.40 | .2 |
| Drinks, alcoholic..... | 3 | 6.20 | .1 |
| Tobacco | 5 | 24.44 | .8 |

*Less than one-tenth of 1 per cent.

TABLE VII

MONEY EXPENDITURES AND PERCENTAGE OF TOTAL FOR MINOR CLASSES OF
EXPENDITURES: SALARIED MAINTENANCE WORKERS AND
BUILDING TRADES WORKERS

| | Number Listing | Average Amount | Per Cent of Total Expenditures |
|--|-------------------|-------------------|--------------------------------------|
| Transportation | | | |
| Maintenance workers..... | 7 | \$114.74 | 5.1 |
| Building trades..... | 33 | 114.27 | 9.1 |
| Communication | | | |
| Maintenance workers..... | 3 | 52.00 | 1.0 |
| Building trades..... | 20 | 37.80 | 1.8 |
| Savings | | | |
| Maintenance workers..... | 4 | 357.25 | 9.1 |
| Building trades..... | 2 | 63.60 | 0.3 |
| Taxes | | | |
| Maintenance workers..... | 3 | 208.33 | 3.9 |
| Building trades..... | 6 | 45.04 | 2.1 |
| Charity | | | |
| Maintenance workers..... | 2 | 35.50 | 0.4 |
| Building trades..... | 7 | 10.71 | 0.1 |
| Assistance to friends and relatives | | | |
| Maintenance workers..... | 7 | 170.78 | 7.6 |
| Building trades..... | 10 | 32.00 | 0.7 |
| Church contributions | | | |
| Maintenance workers..... | 4 | 56.25 | 1.4 |
| Building trades..... | 23 | 13.03 | 0.7 |
| Medical | | | |
| Maintenance workers..... | 7 | 73.28 | 3.2 |
| Building trades..... | 26 | 111.27 | 6.9 |
| Personal service | | | |
| Maintenance workers..... | --- | --- | 2.6 |
| Building trades..... | --- | --- | 3.7 |
| Recreation | | | |
| Maintenance workers..... | --- | --- | 6.5 |
| Building trades..... | --- | --- | 9.0 |
| Insurance | | | |
| Maintenance workers..... | 3 | 273.00 | 5.2 |
| Building trades..... | 25 | 51.07 | 3.0 |

CHAPTER III

THOSE WHO GO DOWN TO THE DOCKS

Enclosing the Gulf of Mexico on the west sprawls the coast of Texas. A little north of the middle point of the coast, the city of Houston commands thirty miles of docks into which come steamers carrying the lure, the romance, and the goods of many lands. From the hinterland into the stations of the city, thunder the engines of eighteen railroads carrying the products of the greatest cotton-producing area in the world. Here, also, as in every shipping center, gather men who load and unload the ships. You may have thought of them as great, hulking, physical specimens, probably "Hunkies" or "Polacks," who by some most intelligent alchemy of nature are fitted for just such work. This is a sketch of the dock-workers of Houston and of how they, their wives, and their children spend their lives uncolored by the lure, the romance, or the goods they handle.

This group may be taken as typical of the longshoremen who work primarily in coastwise shipping. If there be any bias it will be to deal with the more economically fortunate group; for, first, they are all members of the Coastwise Local of the International Longshoremen's Association; and, second, they are the more vocal members of the group because those more fortunate economically and educationally tend to be able to give expression to thoughts, facts, and ideas.

These ten families, whose lot is cast in an industrial group of a rapidly growing industrial city, are rural in background and of native American stock. Of the ten husbands considered, eight were born in the country, and of the ten wives, six. One husband and two wives came from the small town and the same number of each from the city. They may be characterized further as coming from modest economic circumstances. The parents of four of the wives and of five of the husbands were classified as "poor" and the others as "comfortable." None had come from a "wealthy" home. Their shift to urban life seems to have been motivated by a desire to better themselves economically. Three of the men came "to get work." As one expressed it, "I was out hunting work and found something to get by on." One wished "to learn a trade";

a second "tired of the farm"; a third came to town to "better himself." One father wished to give his children the advantages of city schools. A sickly wife and the death of a child combined with two crop failures drove another to seek a change. As a group they seem to have formed a part of the postwar migration to the city, for the average Houston residence for husbands of rural origin is 10.6 years. They seem also to have come under the drive of youthful optimism, for the average age of the country-born husbands is 35.8 years, indicating that they accepted the city's challenge in their middle twenties. As to birth and origin, they are of native American stock. One of the men was of foreign birth, a German, and he had been here for nineteen years. One of the wives was also of German birth. They cannot, contrary to much popular thinking, be characterized as roamers, for more than half of the individuals were born in Texas, and only one came from north of the Mason and Dixon line.

As one acquainted with rural conditions in the South might expect, they had poor educational opportunities. Only four had finished high school, and seven failed to complete the elementary grades. The men took on the burdens of manhood during mid-adolescence. The age at which the median group became self-supporting was 14 years, and the average age was 14.7, with extremes at 10 and 18 years. They seem to be caught in that vicious circle wherein poverty begets not only poverty but semi-illiteracy and child labor. Six of the wives had worked for wages. One began at the age of thirty and another at the age of thirteen.

The men had not taken up their present work as the result of thoughtful rational choice between competing alternatives, choosing that which would be best for them. They had drifted into the work from other fields, the average time in longshore work being 2.95 years. At the time these observations were made, the depression dating from October, 1929, had dominated the economic life of the country for about the same length of time. They had come from skilled occupations, such as locomotive firemen, pipefitter, hoisting operator, machinist, and auto mechanic. One pleasant, intelligent individual, an ex-carpenter, had been able to get only one day's work at his trade in two years. Another had been driven to the docks by the shut-down of the Ford plant. The wives had worked on farms, in canneries, cotton mills, restaurants, stores,

tailor shops, and offices. Only one is working at the present time, as a garment worker and secretary of her local union.

In the ten families there were twenty-one children who lived at home. Only one family was childless, and the largest family contained five children. Twelve were of school age and were in school. A crude test of school advancement was obtained by averaging the ages of the twelve children and finding the average grade in school. The difference was found to be six years. This seems to indicate that the children of the coastwise workers started to school at the age of six and made a grade a year. None of the children quit before finishing high school. The parents desire very much that the children shall have the education which they lack.

Due to the irregular and piece-rate nature of longshoremen's wages, it is impossible to get exact figures on earnings, but the carefully considered estimates are not far from the truth. In six of the ten cases, weekly wage accounts were kept; and the accuracy of the figures was further assured by the non-seasonal nature of the coastwise shipping, which deals little with cotton. The test of the estimates which were accepted was that total "incomes plus borrowings plus past savings spent" during the current year should not vary more than 10 per cent from estimates of total expenditures. The average of estimated incomes was \$552. The average weekly wage of those keeping records was \$11.25, which, multiplied by fifty-two, gives a yearly wage of \$562.55. The uncertain nature of the wage is illustrated by the wage record of one family:

| | | | |
|-------------------|----------|------------------|---------|
| December 10 | \$ 5.40 | January 7 | \$ 4.80 |
| December 17 | 19.30 | January 14 | 12.70 |
| December 26 | No wages | January 21 | 9.80 |
| December 31 | 12.80 | January 28 | 20.60 |

The wages of the men were found to cover less than 70 per cent of the reported expenditures. Only two families had no source of income other than the husband's wage: One, consisting of a young husband and wife with a baby four months old, could not make both ends meet on their income of \$600, and reported themselves as "always in debt." The other, with an income of \$572 for a family of five, was spreading the amount by making no payments on their house, and by allowing the loan company to pay the taxes and insurance. In two cases boarders added to the family income; in another case three boys in school added \$169, probably their

own "board and keep." The single grown son in the group added three times his father's wage to the income of a family of four members. An ex-farmer, only eighteen months on the docks, sold a mule to eke out the year's payments, thus severing probably the last tie which bound him to the soil. One thrifty individual who had been forced to leave the carpenters' trade had built a duplex and was more than covering the payments on his own apartment by rental of the other. A wife in another case, by her trade as garment worker and her services as secretary of her local union, just about "made car fare and lunch money." One man reported additional earnings of \$6 from odd jobs, and from six chickens. Two persons received compensation, one military compensation amounting to \$120, and another accident compensation amounting to \$146.63. With these additions, income in four cases was insufficient to meet expenses.

One family had spent the last \$50 of the savings of more prosperous days and had borrowed in addition \$17.10 on the security of an insurance policy. Another had exhausted all savings, and a third had borrowed \$40. Save for the owner of the duplex mentioned above, each of the four persons who were buying homes balanced his budget by letting payments lapse on principal, interest, taxes, and insurance. Only one of the renters was in arrears, and he had attempted to settle by moving three times during the year. By so doing he added only \$3 to his expenses as contrasted with \$35 rental. The average rental, \$14 a month, represents 20 per cent of the average income. The only family paying higher than the average rent had a grown son making three times as much as the father, and paid a rental of \$344 a year.

Food tends to be, as established by Ernest Engel, the major item of the budget of any low income group; and the coastwise longshoremen were no exception. The average weekly expenditure was \$6.31, 41 per cent of the average income. One young family of three people consumed only \$2.50 worth of food a week, while the aforementioned family of four adults with the grown son, used \$12 worth. Grocery purchases were largely cash, only one family buying on a straight credit basis and three on partial credit. Three husbands carried lunches to work. The other seven husbands spent for the year an average of \$27.93 at restaurants. The latter expenditure is due somewhat to the habit acquired from more pros-

perous times, and partly to the fact that when the husband leaves home in the morning he seldom knows whether he will work that day or not.

The laborer must have food occasionally and a house to shelter him if he would be a law-abiding citizen; but old clothing can be patched for a season and "Sunday suits" worn slick or dispensed with; the expenditures for clothing in the budget emphasizes these possibilities. One family spent \$11, five for the husband, four for a daughter, and two for the wife. The same family spent on further personal adornment, \$1.50 at the barber shop. The largest amount, \$80, was spent by the family who are unquestionably the plutocrats of the group, having the son with a job. The average spent for clothing during the year is \$33, less than 4 per cent of the average total expenditures. This is in the face of findings by the National Industrial Conference Board that the percentage of income spent for clothing, as shown by the weighted average made up from six scale of living studies, was (1914-1917) 13.2 per cent.

Six of the families owned automobiles. The nature of the property is indicated by the license cost which, in Texas, is based upon the weight of the car, the least being \$6 and the most expensive, \$11. One family had lost a car through inability to make payments and our "plutocrats" had just bought one. The average spent upon automobiles was \$80 for the year, almost twice as much as was spent by those using the street cars and busses. But the automobile is more than a means of transportation, it is a business asset and a recreational facility. In moving from dock to dock along a thirty-mile front, a car is a necessity to these men who must furnish their own transportation. As a means of economy, several workers ride in one car and "chip in" on the gas bill. This is a development of recent years, for formerly the stevedores transported them in launches. Automobile and trailer furnish an economical agent for moving from house to house, and enable the family to gather its own firewood. In more prosperous days, the car made possible an outing or a picnic at comparatively low cost.

Long distance communication is not so important in the long-shoreman's budget as is transportation. No one of the group had a telephone, and it is not essential to the coastwise worker as it is to the deep-sea workers, because of the less seasonal nature of his work; but it would unquestionably be of assistance by enabling

him to stay at home and work at odd jobs around the place, and to save the transportation cost of job seeking.

In protecting and increasing personal beauty and cleanliness, these families spent only 0.57 per cent of their average income. The average expenditure per family at the barber shop was \$8.61. Not one wife or daughter patronized the beauty parlor during the year, and only one bought toilet articles, save such items as are included in the grocery bills. The largest amount spent for cleaning and pressing, \$24, was reported by a family that had three boys, 15, 16, and 18 years of age, who were making their personal expenses by working outside of school hours. Two families reported no such expenditures, and one man said he had spent only fifty cents, for "I haven't any occasion to wear my suit now. I had it cleaned once last summer." Only two families spent money for laundry. In one case the wife had been confined during the year and they had decided to hire the laundry done and deny themselves the daily paper. In the other case there were four children, three of them big boys, and the mother did work for two boarders. Expenditures for school supplies were, of course, reported by every family with children in school, but, since Texas furnishes free textbooks, the item is light. The largest amount, \$7.50, is reported in the case of the three boys in high school.

Every family save one had made some expenditure for medical service or medicine. The single exception was a family of three adults with an income of \$422 who received treatment at the charity hospital and bought no medicine. Two other families used the charity hospital, but each spent \$15 on medical prescriptions. In the one maternity case, medical services without hospitalization were \$28, and \$10 was spent for medicine. Only \$17 of the \$38 had been paid. Glasses at \$19 were purchased by another family, and medical bills of \$3 and \$5 were reported by two others. All families, save three that had been served in charity hospitals, had spent money for patent medicines. Two of the three charity cases had spent \$15 each for prescriptions, the other nothing. Five of the families had spent money for patent medicines alone, and only one of the five, the maternity case mentioned above, had any other medical expense. For the other four, patent medicine took the place of the doctor, expenditures amounting, in each of two cases, to \$12.

Longshore wage earners are covered by industrial accident insurance under the State Workmen's Compensation Act. In addition, the expenses of private insurance seem rather heavy. Only one family, with four children under ten, had not carried insurance. Two families had been forced to drop their policies within the last two years. One family of six carried their only insurance on the two-year-old baby girl, the premium amounting to \$5.20. Our "plutocrats" had insurance on every member of the family, paying premiums amounting to \$88.40. The largest premium, \$120, was that paid in a family of three carrying insurance on each member. Other savings than insurance were made by only one family, the "plutocrats" again, who had laid aside \$144 from the earnings of the son. The general attitude is expressed by the wife who said in regard to savings, "Oh, my Gott, no!"

For a majority of urban families in the United States, public utilities are a cost to be reckoned with. The average water bill of the five families who listed water as an expense was \$9; for the other five, water was included in the house rent. Fuel and light consumed over 5 per cent of the average family income, the largest bill for the year being \$60 and the smallest \$30. Half of the families used natural gas for fuel and electricity for lighting. The other half used kerosene instead of electricity, a substitution which reduced the light bill in one case to \$2.40 for the year. Kerosene was used for cooking also, and wood and coke for winter heating. Coke is inexpensive in Houston and brush and driftwood may be had for the taking in the wooded bayous which surround the city. An average of \$4 a month was spent by the group for fuel and light, despite the chill dampness of the Houston winter.

One method of rebelling against the pricks of a low income is checking upon the future through installment purchases. These families seem not to be in that condition of optimism which considers that any payment which need not be paid today can be undertaken. Not one, be it noted, was buying a car on the installment plan. All those who owned cars had completed payment; and they were less than half of the group. One had given up his car in order to keep up other payments, and the young man of the group had just bought a cheap one. He was, however, buying beyond his income to the amount of \$70 in order to obtain books

and a reading lamp. The souls of Thomas Jefferson and of Mirabeau B. Lamar still go marching on! One family, whose weekly installment obligations amounted to \$3.50, was buying a sewing machine, a coat for the mother, and a suit for one of the boys. Another family paid a dollar a month on a stove. One wife who works was buying a piano for personal use; she had paid \$21 during the year. Two other families had bought, with partial payments, small personal items amounting in one case to \$30 and in the other to \$15.¹

In only one case did the family refuse to share their wealth with others; this was the group of three adults with an income of \$422. Sharing is done largely through a collection which each week is taken up on the docks to care for needy fellow workers. The largest amount, \$20 during the year, was given by a man who was chairman of the sick committee of the union; and in this case, as in others, honor carries responsibility to set a good example. One per cent of the average income is redistributed in this manner. One family was so derelict in a feeling of social responsibility as to contribute only sixty cents and another only four dollars. The average contribution to charity of the other seven families was \$13.10. Two families had assisted relatives with amounts of \$10 and \$15, respectively. For some reason they do not see fit to give to institutionalized charity. One gift of \$10 to the Salvation Army is the single exception. They completely ignore the Community Chest. They do, however, make church contributions equal to 1.2 per cent of the mean income. But the burden was not equitably borne. Three families gave nothing, never went to church, and made no excuse. Two others gave "not much" rather apologetically. The other five made contributions averaging \$20.

But these disbursements are for the dull routine of living. After these expenses have been met, what is there to spend for recreation? You have heard that the great social question today is, "How shall we spend our leisure?" The wives are, as we have

¹Another item is taxes. A double poll tax, \$3, represents 0.6 per cent of the average income. Taxes on homes, paid by only one family, were assessed at from \$40 to \$60. Total taxes were in one case as much as 16.14 per cent of the family income for the year. Union dues are \$1 per month and a three per cent deduction from wages, a little more than 5 per cent of average income.

seen, carrying on "woman's noblest work," homemaking. Not one had the help of a servant; and they were keeping house, on the average, for five people. Two women, both in families of five, had the help of an electric washing machine. Seven had electric irons, and one an electric sewing machine. In fact, one woman had all three. With an income in her case of less than \$600, these aids for the wife seem to be the great luxury of the family. One would judge that use of leisure is not a matter pressing upon these women for consideration. With the lessened employment of the men, the use of time is, of course, more of a problem with the men. But is it leisure?

There is no difficulty in getting "time off" on the docks, but only three families took vacations last year. In one case, the grown son spent \$30. In another case, a business trip costing \$15 counted as a vacation. A young couple, both under twenty-two and with a young baby, had spent \$20 on a vacation. In spite of the reputation of Texas for "out doorness," only one family had indulged in a picnic during the past year. One expressed it tersely, "Them days is gone." Everyone may go to the picture shows in the United States; but these people had the courage of individualism, or is it poverty? In four families, no member had attended a show during the past year. One young couple had not been since the birth of their two-year-old baby. They probably make the sacrifice, as all good citizens should, in order to rear children for their country. Another quite young couple had been once during the year. They should, of course, be satisfied with the company of each other and their four-months-old baby. Another couple with a five-year-old boy had attended once in the past twelve months. One family with three boys, fifteen to eighteen, had spent the sum of \$20 for the boys, and \$1.80 for the parents. A couple without children went once a month, spending \$8.40. No other family spent as much as \$5 during the year to augment the profits of the cinema industry. Parks and playgrounds were, in the main, at too great distance for the children to make much use of them. Of other recreations their budgets are almost bare. One can only be somewhat staggered by the terrible drabness, the lack of escape from worry and from overcrowding.

Reading material for free hours was represented in the main by newspapers, which only two of the families were willing to be

without. In one case the alternative cost was the laundry and they chose the latter. In the other case, the family of three had taken in two adult relatives on an income of less than \$800 and had given up the newspaper. One family with a young man earner, mentioned several times before, was the only one subscribing for magazines, and the son spent \$10 for *Cosmopolitan*, *The American Magazine*, *The Literary Digest*, and *Time*. There were no books in five of the homes, and a sixth reported using the public library; one had formerly used it, and the remaining four did not now use it and never had.²

In their attitudes as to what "it is all about," the thinking of the group seems to run in the same grooves which would be noticed in any group, except that a rather large proportion probably had the courage and the acumen to make the flat statement that there are no good points about the depression. Five men saw no good points. One added, "Taught us to eat beans; that may be one." Another: "Called up needed criticism of our present system." The other five felt impelled to find a moral value in poverty and unemployment. One thought it "learned people to prepare for the future." The only things that he seems to have laid up were a car and a watch. The car he had had to give up, and he pawned his watch to pay interest on a loan. The family income for five people and a boarder is \$800. One wonders how he will prepare for the next depression. Two thought that it taught people to reduce their costs of living. After a study of their budgets, one is forced to agree as to the fact. A third was doubtful of any good points "without it brings people nearer their Lord and closer together." In spite of drawing on savings, this man gave \$13 to the church last year and \$20 to charity.³

²Some of these expenditures are unquestionably only what we smugly dismiss as "abnormal." They were not so low during prosperity. Their lives, though never filled with light and laughter, did have some place, some means for relief from drab dullness and from economic worry. After all, members of industrial working classes do not ask much even in "prosperity."

³To one individual, a woman herself, the good points of the depression are "more sensible women without the luxuries. They are far more better housewives and mothers." Here were a wife and grown young daughter at home; but not a cent had been spent for recreation, nothing for aids to beauty or cleanliness. Six dollars had been expended for clothes for the two.

As to what had caused the depression, the coastwise longshoremen seem also to run rather true to the form of American public opinion. An amazingly large proportion, one-third, had no occult knowledge of the solution. One was frank to admit his ignorance: "I haven't figured it out yet." Another: "I don't know, there are many different points." Two found the cause in mechanization of industry with resulting unemployment. Two others laid the blame upon vested wealth, "Wall Street"; "Engineered by greed of controlling forces." One thought, blaming the high standard of living, that it was a "condition that people had brought on themselves by living beyond their means." This man had started buying a car which he had been forced to give up. Nationalism was expressed by some: "Moneyed men invested too much in foreign countries." The Democratic tradition probably prompted the men who said "high tariff" and "the way the administration handled it."

CHAPTER IV

THE LONGSHOREMAN LIVES AND LABORS

With San Francisco's dock-bred labor troubles so recently the focus of national attention, a discussion of the longshoreman's mode of life should not lack an audience. By the hand of irresponsible writers of fiction, the longshoreman has been endowed in the public imagination with brutish strength, foreign origin, and violent propensities. This description does not fit the longshoremen found on the docks of Houston, Texas, during the winter of 1932-33.

We shall limit our description to conditions as found in the port of Houston, referring the reader to studies by Boris Stern of the United States Bureau of Labor Statistics for an account of longshore labor conditions in ports throughout the country.¹

Longshoremen load and unload ships' cargoes for an hourly wage that lasts only as long as the job. They are employed by the stevedores, who bid competitively for the contract to handle the cargoes. Most of the contract work on the Houston docks is done by union longshoremen, hence the hourly wage rate is determined by collective bargaining between the Longshoremen's Union and the Stevedores' Association.² In return for the hourly wage agreed upon, the Longshoremen's Union agrees to furnish men to handle cargoes when, where, and in what numbers needed.

Under such an arrangement, the stevedore's remuneration will consist in the difference between what he is paid for having the cargo moved and what he pays the longshoremen to do the work. To increase his income, he must receive more or pay less. Where competition is keen, as it is in Houston, he must bid low to get the cargo. To decrease his labor costs he may do either or both of two things: he may pay less per hour or drive the longshoremen

¹*Cargo Handling and Longshore Labor Conditions*, U.S. Bureau of Labor Statistics Bulletin No. 550.

"Longshore Labor Conditions and Port Decasualization," Boris Stern, *Monthly Labor Review*, December, 1933, p. 1299.

²Some of the larger steamship companies maintain their own permanent crew of dock workers and have no dealings with the stevedores or the union longshoremen.

to do more per hour. His contract with the union prevents the former alternative, consequently he gets as much work from the longshoremen as he can.

One man tells of carrying loads of two thousand pounds on a two-wheel truck, requiring balancing as well as pushing. Another says that four eighteen-man "gangs" loaded forty-five thousand tons of cotton seed cake in one day. The unit of this product is the hundred-pound sack, of which each man in this instance handled an average of twelve thousand five hundred in one day. The work demanded is in the opinion of the longshoremen far in excess of that formerly done and of that done at present by cheap Mexican laborers who are employed by some of the cotton companies and steamship lines at twenty to forty cents an hour, their day beginning at 7 A.M. and often lasting until midnight.

Longshoreman's work is characterized by both seasonal and semi-monthly variations. At Houston and other southern United States ports, cotton is the principal cargo handled and most of the cotton moves during the fall and winter months. The November gang earnings are double those of July. Among the customs of ocean trade, is that of leaving port on the first and fifteenth of the month. Regardless of the fact that this custom results in periodic clogging and stagnation of the entire transportation system, it continues. Thus the workers are subjected to alternate periods of idleness and feverish activity. During the rush periods some men work thirty-six hours with only brief periods off in which to eat. Weeks of idleness often follow the rush.

The work of a longshoreman is not only irregular but very hazardous. Some idea of the extremely high accident ratio may be obtained from a comparison of the insurance rates of longshoremen with those of men in other industries. The premium rate of workmen's compensation insurance in an industry is based on the accident rate in that industry and is derived by dividing the total annual loss by the total annual payroll to obtain the pure premium, which amounts to 58.8 per cent of the total premium, the other 41.2 per cent covering services and expense items.³ This rate is expressed in terms of a percentage on each hundred dollars of pay roll. On longshoremen it is \$15.54 per hundred dollars; for clerical workers

³Information furnished by Texas Insurance Commission, Austin, Texas.

it is \$0.08 on the hundred dollars. Thus the risk of bodily injury to longshoremen while at work is almost two hundred (194.25) times as great as that to clerical workers. The risk is four times higher than that for electrical workers engaged in wiring and installation, and is almost as great as in the structural iron workers' trade.

The nature of the risk is partially demonstrated by the lower rate allowed for operations classified as "hand" work. Where no winches or other machines are used, the rate is only \$2.78 on the hundred dollars of pay roll as compared with \$15.54 in regular dock work. Cargo handling on certain vessels, which have doors in the ship's side for loading purposes, and on grain ships loaded by gravity, is classified as "hand" work. Thus the risk appears to be inherent in the time-honored method of loading ships by means of booms and winches. A fall through an open hatch into the hold of the ship, a swinging hook, a cotton bale let loose by a faulty winch or careless operator, account for many of the accidents.

The types of accidents appear in the following accounts given by the longshoremen of injuries to themselves. Three years ago Mr. B. fell through a hatch into the hold of the ship which he was helping load, breaking an arm in three places, his jaw, hip, and one foot. Mr. N. has had fourteen ribs broken at one time and another. Mr. H. was ruptured while lifting 275-pound boxes of carbon black. Mr. R. suffered injuries that kept him off the docks sixty weeks.

An injury occurring on the wharf under State jurisdiction pays \$12.50 per week to the disabled workman. Injuries aboard ship under Federal dispensation pay \$13.33. In each instance the payments cease when the injured man is declared able to work, or, in case of death, when the widow remarries, children attain an age of 18 years, or payments total \$7,500.⁴

The effects of the injuries are not limited to the physical suffering and do not end with the return to the docks. Mr. A. had some money saved up five years back, but he was hurt on the docks breaking thirteen ribs, several toes and fingers, besides other injuries. Ten months of unemployment depleted his savings and now at the age of forty he is "beginning to feel these injuries." Mr. C., who had six children and a wife to support, didn't get as much

⁴Information obtained from Texas Insurance Commission, Austin, Texas, and from *Monthly Labor Review*, April, 1927, pp. 18-20.

work as he had before he was injured. The psychological effects are described in the words of a young man, new to the work. "The worst thing about it down there (on the docks) is that you don't know when you are going to get all broken up." These are not idle fears. During March of the year of this study, Mr. C., one of the longshoremen coöperating in the study, was knocked off balance by a hook dangling from a boom, and fell through a hatch to the ship's bottom, thirty feet below. He left a widow and several small children haggling with the insurance company. The stevedores, however, have a strong incentive to reduce the accident hazards among their employees, since their insurance rate under the Texas Workman's Compensation Law depends upon it. Having briefly described the condition under which he earns a livelihood, let us turn to an intensive analysis of the longshoreman's background and mode of life.

The roster of the Houston Local of the International Longshoremen's Association, Deep Sea Division, contained two hundred and forty-four names, but correct addresses were furnished for only one hundred and thirty-two. Our inquiry being limited to married residents of Houston, thirty-two of these, consisting of bachelors and non-residents, were eliminated. From the hundred remaining "prospects" we obtained forty schedules, giving estimates of income and expenditures for the past year, and twenty-three accounts of income and expenditure during a one- to three-month period, nineteen of which were acceptably accurate.⁵

Contrary to popular opinion, one does not find the docks of Houston peopled with robust young "Hunkies." The men who load Texas cotton, wool, graphite, and grain on foreign-bound ships are middle-aged, native-born Americans of varying stature and physical strength. Focusing our attention upon the forty families

⁵The accounts were kept on blank notebooks, in which items of income and expenditure were listed as they occurred. When the accounts were taken up, arrangements were made for a joint interview with husband and wife, at which schedules were filled out. The schedule form was seven pages in length and contained in addition to a detailed list of income and expenditure items a section on family make-up, description of residence, and other items the nature of which will appear in the following discussion. In this way the accounts made possible more accurate estimates of the major yearly expenditures, and the schedule assured a fairly complete list of annual income and expenditures. See Appendix A.

from which schedules were obtained, we find that twenty-two husbands and twenty-three wives were native Texans; nine husbands and ten wives were born in the Southern United States; and only six of the former and five of the latter in the Northern United States. Only three men, one German and two Scotsmen, and one woman, Danish, were foreign-born. As to age, the men averaged 37.65 and the women 33.85 years. The ages of the men approximate a normal distribution curve with the mode about thirty-five years and the extremes at twenty-one years and sixty years, nearly three-fourths (twenty-eight) of them being between the ages of twenty-six and forty-five.

As one would expect from the section of their birth, a large percentage of the longshoremen are country-bred. Half of the men and three-fourths of their wives came to Houston from the rural districts. The most significant of the answers given to the question, "Why did you leave the farm?" relate these men to the post-war urban movement. Five of the answers refer specifically to the World War as a factor in their move; as stated by one individual, "Farm products were worth nothing and war-time wages were attractive." Six were hunting work; others were trying to better themselves. Some moved to the city because parents or kinsmen did; and still others could give no reason more plausible than, "I didn't have any better sense," an answer more indicative of present dissatisfaction with the city than of their reason for moving. Nine farm-bred brothers working on the wharves came to Houston with their father, who had vacillated between the hills of Arkansas and the docks at Texas City for many years, farming in the summer and handling cargoes in the fall and winter cotton season, until the opening of the Ship Canal brought them to Houston.⁶

Considering their rural background, it is only to be expected that a large number of both husbands and wives had limited formal education. One-third of the husbands and one-fourth of the wives failed to finish the elementary grades, and one-fourth of each finished high school. Only five entered college and none of them finished. Some graduates of the Rice Institute are on the docks but none of them participated in this study. As the meager schooling indicates, these workmen did not come from well-to-do homes. Not one of their parents was listed as "rich" and only one was described

⁶Only two of these brothers were included in our study.

as "well-to-do." Over half were classed as "comfortable" and the remaining thirty-five were "poor."

Information on educational background indicates that the members of this group left school early to go to work. The average age on going to work was, for the husbands, 15.75 years, and for the wives 18.50 years. Only eight of the men claimed longshore work as the "occupation trained for." Many of them had practiced various trades and the eight raised on the farm had been trained in that occupation. Seventeen had done skilled and semi-skilled work such as carpentry, plumbing, boiler making, etc. The rest had followed clerical work, the army, the sea, etc. In spite of their previous occupations these men had spent an average of eleven years on the docks. The newest comer had been on the docks only six months and the oldest in point of service forty years.

The mobility of the group is indicated by an average residence in Houston of 11.2 years. Many of them came to Houston from Galveston and other Texas ports following the shift in trade which came with the opening of the ship channel in 1918-1919. The range of periods of residence in Houston is from twelve months to a lifetime.

Like any other predominantly non-home owning group, the long-shoremen are mobile also as to dwelling within the city. The average length of time lived in the house occupied at the time of the interview was 3.81 years. Twelve years was the longest period and three weeks the shortest. The transientness of the individuals made for difficulty in maintaining contacts during the period of keeping the budget, and several budgets were lost through inability to locate persons who had agreed to keep them.

At the time the study was made, the forty households contained seventy children, thirty-four girls and thirty-six boys. Forty-one of the children were born in Houston, twenty-seven in other parts of the State and only two outside the State. In spite of the low status of the parents, all children of school age were attending the public schools. In the words of one parent, "I ain't had much education but I'm trying to give it to my children." The children in school appear to be advancing at the customary rate. The average age of the children in school is 11.84 and the average school grade for the same is 5.69. Thus the age of the children in school tends to exceed their school grade by about six years, a relationship

which can be maintained by entering school at the age of six years and making the normal grade-a-year progress.

As a group the children were young, more of them falling in the age group "five years and under" than in any other equal period, and forty-seven of the seventy children (67 per cent) at home were fifteen years of age or less.

At the time of our study (winter of 1932-33) the wage scale in operation called for seventy cents per hour on general cargoes and thirteen cents per bale on cotton. The eight-hour day was recognized, and time-and-a-half was paid for over-time. All union workers were hired through the union office, which by a system of rotation distributes the work equally among the "gangs," units of labor composed of five men, one of whom is foreman. In handling cargoes a "swing" of fifteen or more men is required at each ship hatch. The "swing," however, is not made up of three complete "gangs" but of two complete "gangs" and parts of two others. This broken "gang" is called the "swap out." The personnel of the "swap out gang" is subject to the discrimination of the foreman. By this method an inequality of individual earnings arises despite the fact that regular "gang" earnings are equal. This inequality is accentuated by the varying degree of aggressiveness and persistence of the men in filling the place of absent "gang" members. Some of the men also add to their wages by "walking ship" for the stevedores.⁷

Thus, despite the uniformity of per hour wages and regular "gang" earnings, the annual earnings of the individual longshoremen show considerable diversity. Resort to the stevedores' pay roll records is out of the question, since none of the men work regularly for a particular stevedore. Although short-time individual records were kept, they were of no value in determining the annual wage, due to the excessive fluctuation in employment caused by the seasonal variation in cotton shipments, the chief commodity handled by the Texas deep sea trade. Three men had kept accounts of their annual earnings for a year or more, and two had wage accounts for longer than six months, but in view of the extreme individual variation these data were insufficient for purposes of generalization.

⁷The "ship walker" supervises loading at several hatches on a ship.

With these traditional sources of information, the pay roll record and estimates based upon short-time accounts, closed to us, we developed the following method: From records kept by the union office and used in collecting the 2 per cent dues on the men's wages, we obtained the annual "gang" earnings by weeks. The per gang earnings, however, told us nothing about the swap-out gang earnings per man. In order to establish a ratio between gang and "swap-out" earnings, we requested those keeping income and expenditure accounts to list the two types of earnings separately. This ratio for each individual was applied to the gang earnings kept by the office to obtain an estimate of annual earnings. Where no short time record of earnings had been kept, the longshoreman was requested to estimate the ratio of his gang to out-of-gang earnings.

The annual estimates so obtained ranged from \$256 to \$1,121.36. The individual recording the smaller amount had been off the docks the greater part of the year due to injuries received on the docks. The higher earnings were by a young man whose connections, willingness, and ability to work obtained for him more than the average portion of work in the "swap out" gangs. The arithmetic average annual wage for longshore work derived from these individual estimates was \$813.88,⁸ but six of the forty men included in this average had handled cargoes only a portion of the twelve months covered by the study. Injuries or employment in other industries had kept them off the docks for a part of the time. The average annual longshore wage for the thirty-four who remained on the docks over the full period was \$849.90. The modal group was \$800 to \$849. This figure tallies closely with the independent estimate of \$17 per week made by the union secretary. Estimating an average loss of two weeks time, \$17 a week amounts to \$850 a year.

As a proportion, the husbands' wages for dock work make up 72 per cent⁹ of the group's "income, plus borrowings, plus savings

⁸In the following discussion the word "average" will be used for arithmetic mean and unless otherwise designated will refer to the twelve-month period preceding the filling out of the schedule.

⁹Unless otherwise indicated all percentages of income express the relation of the group income from a specified source to the total group income.

spent.”¹⁰ These figures, however, do not represent the total earnings of these men. An average of \$303.17 was earned by six of the men for work off the docks. The largest amount thus received was \$700 as an employee of the company that supplies Houston with natural gas, reported by a man who spent seven months of the year off the docks. Two other men had received amounts of \$369 and \$435, the former as steamfitter and the latter during two weeks as pile-driver operator and for spare time work as suit salesman. The other three workers received smaller amounts for spare time efforts carpentering, “trading,” and doing office work for the union. By adding the total earned by the husband for work other than longshore to that earned on the docks, the husband’s contribution to the group income becomes 76.90 per cent.

The remaining 23.10 per cent of the group’s income came from various sources. Five of the wives by gainful employment contributed amounts averaging \$353, yet their combined wages made up less than 4 per cent of the group income. The most highly remunerated wife received \$750 per year as a “hello girl”; another earned \$7.50 a week in a laundry. A third was paid \$75 for one month’s work as stenographer. “If it hadn’t been for my wife’s home laundry I don’t know what we would have done this winter,” was the remark made by the man whose wife had added \$500 to the family income. The last of the five working wives did custom sewing, earning \$40.

Three boys and a girl past sixteen years of age placed their wages in the family fund. One of the boys worked on the docks, earning \$600; another, employed in a battery shop, earned \$936 annually; the third boy ran a paper route, which paid \$60 a year. The girl received \$156 for part-time work. Of the children under sixteen only one was employed, a boy of eleven years who contributed \$16 to the family income.

Income from boarders and roomers was the second largest item listed, amounting to an average of \$386.71 in seven households, and comprising 6.06 per cent of the total group income. Property income, consisting mostly of rentals and totaling only \$331, was

¹⁰In order to have a total on the income side of the account that might balance total expenditures, it was found necessary to include with current income current borrowings and expenditure of past savings. Credit purchases and bills unpaid were excluded from both sides of the account.

listed by five households. Gardens reduced the cost of living in three families and poultry was found to be profitable in two. Such cases were necessarily few. The available space is limited in the back yards of most longshoremen's residences. Some who had small gardens did not list them, thinking of income only in terms of cash.

Accident compensation averaging \$366.52 was paid to five of the men. Government compensation of \$204 was received by another. Gifts totaling \$270 were scattered among three families.

Where the annual income is insufficient to meet the annual expenditures the family must draw on past savings, if there are any, and if not they must draw on the future. "Past savings spent" amounted to 1.07 per cent and "borrowings" to 1.03 per cent of the group's "total income plus borrowings plus savings spent." Four families drew on past savings to an average of \$195; six borrowed amounts that averaged nearly half as much.

The average family income plus borrowings plus past savings spent was \$1,117.33. The smallest family income, \$646.64, was earned by a man who had been on the docks only eight months, two months of which he had been laid off for injuries. He estimated his wages at \$540 and received \$106.64 compensation. The largest income was received by a family in which the husband received \$1,000 and a grown son \$600 for dock work. Four regular boarders, including the husband's parents who paid \$240 annually, added \$832, bringing the total family income to \$2,432, all of which was required to maintain the household.

The modal income group is \$1,000-\$1,099. The incomes are concentrated about the mode, twenty-four out of forty having incomes included within the limit \$800 to \$1,199. Only five incomes exceeded \$1,500. As a check on the accuracy of the estimates of income and expenditure, the two totals were required to balance within a 10 per cent error. The average annual expenditure, \$1,131.79, exceeded the average annual "income plus borrowings plus past savings spent" by only \$14.46.

Following the traditional division of expenditure into food, clothing, shelter, fuel, and miscellaneous, we find that as a group

the longshoremen's families directed 37.42 per cent¹¹ of their expenditures to the purchase of food, the average yearly family expenditure for this item being \$423.50, with the modal group \$300-\$399. All save two cases lay between extremes \$300 and \$599. The upper extreme of \$1,133.60 occurred in the family previously mentioned containing seven adults, four of them boarders. The major portion of food expenditure (93 per cent) was for groceries, although occasional meals were eaten at the dock restaurants by wage earners in twenty-three families, \$43.22 annually being their average expenditure for this purpose. The practice of eating at restaurants instead of carrying lunches is partly a hold-over from more prosperous times and partly an adjustment to their peculiar situation. Unlike most workmen, the longshoreman does not know when he leaves home in the morning whether he will work that day or not. If not working he returns home for lunch, in which case a cold lunch would be wasted. If he does work, his job may last through the supper hour and require a midnight lunch and breakfast on the docks. All of these families except four purchase their groceries on a cash basis.

For information on the composition of the longshore families' diet we must resort to the detailed accounts. (See Appendix A.) Five of those keeping budgets itemized grocery expenditures in sufficient detail to permit analysis. Quantities were not listed but a comparison of prices may be illuminating. Averages taken from these five families indicate that four cents of their grocery dollar was spent for fruits and vegetables, five cents for milk, five cents for bread, twenty cents for meat and eggs, five cents for restaurant meals, and the remainder for staple groceries. A dietitian interested in the health of the children of these families might recommend more fruit, vegetables, and milk; but the table is set to please the father who at hard manual labor demands meat, beans, and potatoes.

The average food expenditure is sufficiently high to maintain these families "at a level of health and decency" as defined by the United States Bureau of Labor Statistics.¹²

¹¹Unless otherwise indicated, all percentage expenditures refer to the relation of the group's expenditure for a particular item to the total group expenditure.

¹²See *A Tentative Quantity and Cost Budget Necessary to Maintain a Family of Five in Washington, D.C., at a Level of Health and Decency*, U.S. Bureau

Food expenditures in twenty-three families exceeded the "health and decency" requirements. The average actual expenditure for food of \$423.50 per year was almost equal to the "health and decency" standard of \$425.33. The comparative adequacy of this average, however, does not help the seventeen families who fell below the requirements of the standard. Only two fell less than 10 per cent below the requirements of the standard, while fifteen were 10 per cent or more, ten were 20 per cent or more, seven were 30 per cent or more, and three were 40 per cent or more below.

Although clothing like food is one of the primary elements in a standard of living, it did not absorb a large portion of the longshoreman's dollar during 1932-33. A weighted average of percentage distribution of expenditure based on six pre-depression standard of living studies of groups at an economic level similar to that of the longshoremen's families, assigned 13.21 per cent of the worker's budget to clothing.¹³ The longshore families included in this discussion spent 5.88 per cent of their budget for clothing, less than half the percentage spent in less stringent times. The average yearly clothing expenditure in this group was \$68.27, modal group \$50-\$74. Amounts between \$25 and \$74 were listed by half of the households. Of the extremes, the lower, \$15, represented the clothing expenditures of a middle-aged couple with low earnings. The expenditure by a seventeen-year-old girl of her entire part-time earnings (\$156) on personal clothing is responsible for the highest expenditure. If payments for laundry and cleaning services are combined with clothing purchases, the average family expenditure for clothing and its maintenance totals \$83.25. However, laundry services, averaging \$22.76 per family, were listed separately in only seventeen households, and cleaning and pressing bills, averaging \$8.36, in thirty-four. The modal expenditure on laundry was \$1-\$5 per year, but four families spent \$1 per week

of Labor Statistics, 1919. This food budget was adjusted to the 1932 price level by the use of retail food index numbers obtained from recent issues of the *Monthly Labor Review*.

Each of the forty longshoremen's families was reduced to "equivalent adult males" using the U.S. Bureau of Labor Statistics scale, and its actual expenditure for food compared with the requirements of its equivalent in adult males according to the above mentioned study.

¹³*Cost of Living in the United States, 1914-28*, publication of the National Industrial Conference Board, p. 51.

or more. In the majority of cases laundry was sent out because of the wife's temporary or permanent disability. Sickness, pregnancy, old age, or an overload of household duties were the most frequent occasions. In one instance, however, the young wife stated that the pleasure of a daily newspaper was foregone so that she might be relieved of the onerous task of washing.

As in the case of food we must turn to the account books for an analysis of clothing expenditures. (See Appendix A.) In the nineteen budgets examined, covering periods of from four to fourteen weeks, clothing expenditures totaling \$353.09 were made. Nearly half of these purchases, \$171.74 worth, were unitemized. Of the \$181.35 in itemized purchases, one-third, 32.91 per cent, was for shoes, and 3.17 per cent for shoe repair, fourteen of the nineteen families having made shoe purchases during the budget periods, averaging \$2.13 per pair. Four pairs of children's shoes were included in this average, but do not appreciably affect it as the average price for them is \$2.02. Clothing maintenance listed by eleven families consumed 15.66 per cent of the total. Hats, with an average cost of \$1.38, were purchased in five families, and work coats, costing from \$1.29 to \$4.95, in four others.

The average expenditure for clothing falls far below the "health and decency" standard set up by the United States Bureau of Labor Statistics study.¹⁴ The standard expenditure for a family of five in terms of 1932 prices is \$232.06, whereas the average total expenditure is \$68.27. Not all of the longshoremen's families contained five members, but the amount spent was insufficient to meet the "health and decency" requirements for parents' clothing alone, which was 56 per cent of the standard family expenditure or \$129.95 at 1932 prices.

Housing took more than fifteen cents of the longshoreman's dollar (15.24 per cent of total expenditure). The average annual rental including house payments, water, rent, and moving expenses, was \$161.49. For the twenty-eight families actually paying rent, the average annual cost was \$182.04 or \$15 per month. One half of those paying rent listed amounts between \$129 and \$199.

Of the twelve not paying rent, eleven had paid taxes averaging \$43.10 on the houses they owned or were trying to buy; three had

¹⁴Citation listed under food expenditure.

met interest payments at an average of \$47.65, and nine had paid amounts averaging \$103.52 on the principal. Three of the eight admitted being behind on house payments, three, ten, and twelve months respectively, and a fourth was losing his home. Only four of the forty longshoremen included in this study had paid for their homes in full. Insurance and repairs paid by six of the home owners averaged \$21.43. Over three-fourths of the longshoremen live in the Central Park and Magnolia Park additions of Houston; a few live across the bayou in Harbor Addition, and the remainder are scattered in various parts of the city.

Most of the longshoremen live in one-family houses, only five residing in duplexes and three in apartment houses. The single dwellings were usually of the inexpensive type of four- and five-room frame houses built by investment companies for rental purposes; however, three-room dwellings harbored six of the families and two rooms sheltered a young married couple. Without exception the interior finish was wallpaper. The Turning Basin area, in which they live, being of recent construction, most of the houses were in fair repair, except for the absence of paint. Some of them, however, presented a squalid picture.

Only one sleeping room was to be found in each of fifteen longshoremen's houses. In ten of these lived families containing one or more children, including in one case a boy of thirteen years, in another, two ten-year old girls, and in a third, four girls ranging from eighteen months to nine years. All save two of the longshoremen had bathing facilities. Clothes closets were found in thirty-three of the homes, but in less than half of these was there more than one closet for the entire family's use. The kitchens in each of the forty homes contained running water, but hot running water was installed in both kitchen and bathroom of only seventeen homes. In an equal number of homes two rooms were heated during the winter months, but in the remaining twenty-three houses only one room was maintained at a comfortable temperature.

Houses like those described above offer little inducement to permanent occupancy. The longshoremen were frequently characterized by themselves as a mobile group. Of forty-eight longshoremen's addresses found in an eighteen-months old city directory thirty-three had been vacated since the directory was issued. This indicates nearly a 79 per cent turnover in eighteen months. Inability

to pay house rent, among other causes, necessitated frequent moves. It is a method of adaptation to economic pressure in order that other parts of the scale of living may be protected. The fact that only six of the families listed moving expenses, averaging less than \$5 each is only an apparent contradiction, explained by the frequent practice of using trucks or trailers, belonging to themselves or neighbors, to avoid drayage on their scanty household goods.

Closely allied to shelter are the items of fuel and light, which consumed 4.65 per cent of the family expenditures. The average amount spent was \$4 per month. The largest bill for these items was \$126, spent by a household containing seven occupants. The smallest amount, \$16, was listed by a family of three that had spent part of the year in an apartment where these utilities were included in the rental.

In all but six of the forty households, natural gas was used for fuel and electricity for lighting. Of the six, three supplemented these utilities with wood and two used coke. In the sixth household, the only fuels were coke for heating and kerosene for cooking and lighting.

After listing food, clothing, shelter, and fuel and light separately, the traditional procedure has been to lump the remaining expenditures under the catch-all of miscellaneous. In the present study we have subdivided miscellaneous expenditures to facilitate discussion under the following heads: (1) Transport and communication; (2) Demands of the social order; (3) Personal services; (4) Education; (5) Recreation; (6) Other expenditures.

With the increasing popularity of the automobile, the first of these classifications has come to occupy a place of major importance in the workingman's budget. Expenditures for transportation and communication (telephone) compose 13.13 per cent of the total expenditure of this group. The longshoremen spend for this item nearly twice as much as they do for clothing, more than twice what they spend for fuel and light, and approximately the same amount as for housing. Of this expenditure three-fourths is for automobile purchase and maintenance. The average yearly automobile expenditure of the thirty car owners was \$144.81 and the modal group \$75-\$99. Two-thirds of the expenditures on automobiles ranged between \$50 and \$199. The lowest expenditure on a car was \$46.80 by a childless couple owning an inexpensive car

in which they consumed a weekly average of only fifty cents worth of gasoline. The highest expenditure was by a family of six owning two cars on which they made current payments of \$350 and repairs costing \$100.

Car ownership was found to be more prevalent among those earning higher incomes, the average yearly family income of the car owners being \$1,165.85 and that of the non-car owners, \$926.21. The car owners spent an average of \$60.35 annually for oil and gas and \$9.59 for license plates, an amount indicating that they owned light automobiles in the Ford and Chevrolet class, the license tax on which varies from \$8.28 on open-type cars to \$10.08 on the heavier closed models. Few drove cars in a class with Buicks, on which the tax ranged from \$10.80 to \$23.04, or Cadillacs, with a range of \$23 to \$32.¹⁵ Repairs and tires cost the twenty-nine listing them an average of \$26.92.

Of the thirty cars owned by these families, twenty had been paid for in full previous to the year covered in our inquiry. The other ten cars were a serious drain on the family income, averaging in amount \$155.46 per family annually, nearly 14 per cent of the average income. The smallest expenditure on purchase price was \$52 and the largest \$350. Some of those with cars paid for were, as one said, "making an old car do." Two families had lost cars by theft during the year covered by our questioning. The reader must remember that the automobile is not only a recreational device, but also becomes a business necessity to the longshoremen and other workmen. Formerly stevedores transported the longshoremen from the employment office to the dock where they were to work in steam launches; whereas now the longshoremen must transport themselves in their own cars.

As compared with automobile costs, car fare is a trifle, with the average annual cost to the twenty-eight using the street cars only \$28.07. Of the automobile owners, one-third listed no expenditure for car fare, whereas of those not owning cars only one-fifth failed to avail themselves of this service.

Only seventeen of the longshoremen kept a telephone in their home, at an average annual cost of \$36. Like the automobile, the

¹⁵Information obtained from *Official Rate Book*, Texas State Highway Department, Austin, Texas, 1932. The State automobile tax is based on the weight of the car.

telephone is distinctly an asset. As one workman expressed it, "The telephone is a necessity to me, for it enables me to stay off the docks and do without a car. I walk down to the docks in the morning, and if work is slack I return home where the union office can reach me immediately if my 'gang' gets work." His suggestion that the telephone is used as a substitute for the automobile is borne out by the fact that one-half of those not owning cars kept telephones, whereas only one-third of the car owners had telephones.

Not all of the individual's expenditures go toward the purchase of goods and services ministering directly to his bodily comfort. Certain charges arise incident to his membership in certain social groups. As a citizen of his town, State, and Nation, he must pay taxes. Residence and automobile license taxes have been discussed previously, leaving to this present section poll taxes and property taxes on other than residence holdings. The former tax, which in Texas is prerequisite to voting, was paid by thirty-four longshoremen, but only fourteen of them enfranchised their wives. Taxes were paid on property other than residence by only four households and the largest amount listed was \$22. The total tax paid by this group, including residence and car license as well as property and poll tax, amounts to \$892.20, 2 per cent of total group expenditures.

The union dues charged by the Houston Local of the International Longshoremen's Association are collected by two methods. Two per cent of each man's earnings is deducted from his weekly pay envelope by the union office. This amount does not enter into our income and expenditure totals. In addition each man must pay a quarterly charge of \$3, and special assessments of \$2 at the death of each member and \$1 at the death of a member's wife. During the year of our study one quarterly payment was passed by vote of the union; the death charge amounted to \$3, making the total union dues chargeable to each account \$12, which, combined with the 2 per cent deduction made at the office, brings the union tax on each member to about 3.5 per cent of his wages. This is not the end of the union's call on the individual's income, however. Each pay day voluntary collections are taken for sick and needy union members, to which the majority of the men contribute twenty-five cents or less each week.

Financial assistance to relatives and friends averaging \$19.87 was reported by thirteen families, but the financial assistance does not

tell the complete story. Mr. R. and his wife are in their middle twenties and live with their baby in an undersized house of five rooms, with an income of approximately \$1,000 a year. Their outlook was hopeful, better than that of most longshoremen's families. But the depression has cast gloomy shadows across the hearth. The husband's two unemployed brothers, mature men, have come to live with them. All day long they sit and sit by the fire. Mr. S. is another case in point. He has a wife and three children, and in addition has undertaken the care of an unemployed brother's family of five. This arrangement made necessary the choice of roomier quarters, less convenient to the wharves than the neat little garage apartment where they had formerly lived, only ten minutes walk from the union office. Mr. S. failed to keep an account and refused under the circumstances to attempt to answer the questions on the data sheet. Still another case: Mr. H., forty and childless, spent \$200 last year helping his jobless father. Now he is keeping his unemployed brother and the latter's two motherless children. Mr. H.'s earnings were approximately \$800 last year. Institutional contributions consisted of \$10 to the Salvation Army, \$7.50 to the Red Cross, and \$1 to the Community Chest.

The church asserted its claims on half these families for an average of \$16.01. The modal contribution, however, was \$1-\$5. Three-fourths were \$15 or less. The largest contribution was \$100 by a large family, the father of which was one of the high wage earners on the docks, an official in the union, and generally conscious of his "civic duties."

Under the head of "personal services" we have grouped medical, barber, beauty parlor, and domestic. Expenditures for the first classification averaging \$50.27 were made in twenty-six families (modal expenditure \$51-\$75).¹⁶ Amounts of \$25 or less were listed by fifteen families. The only family exceeding \$150 received major operations, hospital services, etc., costing \$235, all but \$60 of which they paid. "Operations" depleted the income in six families and "hospital services" were classed separately by three, two being maternity cases. Hospital services incident to industrial accidents were paid for out of the workmen's compensation insurance discussed previously. Visits to the dentist were made by members of three families, and to the oculist by two. Use of the free

¹⁶Unpaid medical bills amounting to \$291.00 were included in these averages.

city clinic was admitted by one family. None of this group patronized the osteopath and only one received treatments from a chiropractor. Medicines were classified as "doctor's prescriptions" and "other medicines." Amounts ranging from \$2 to \$25 were spent by eleven families for the former. Twenty-seven families spent an average of \$10.07 for the latter class of medicine. One family professed membership in the Church of Christ, Scientist, two other families had taken no medicine for years (in one instance seventeen years), and a fourth had spent nothing for medicine during the past twelve months.

Domestic services were hired in only four families. Sickness on the part of the wife accounted for two instances, care of the children in her absence was the occasion in a third family, and garden work in the fourth. The total amount spent for domestic services by these four families was \$53.

Expenditures for school supplies and reading matter are included under the head of education. The families having children in school spent amounts averaging \$8.54 and ranging from \$1.50 to \$36 for school supplies. As is the case in all public schools of Texas, textbooks are free.

In the choice of magazines, the thirteen families subscribing showed themselves a typical section of the American public. *The Saturday Evening Post* and *Liberty* seemed to be favorites with three subscribers each. *Western Story Magazine* was regularly read in one home. Daily newspapers were available in all but one of the forty families.

Arrangements for recreation must be considered in any study of a scale of living. The prerequisites are leisure and command of the necessary facilities. Leisure in the home through the use of servants was out of the question for most of the group; but electrical devices were available in all but two of the households. Nine washing machines, four sewing machines, and seven vacuum cleaners reduced the housewife's drudgery. Electric irons used in thirty-six homes served the same purpose. Toasters, percolators, and fans contributed to the ease of living in nine, six, and two households respectively.

The use of recreation in the home depends upon the facilities available. Music might be had in eleven homes through the use of an old-fashioned phonograph in some of the various stages of

repair; and in thirty-two homes the exciting adventures of the radio world were to be entered into with the turn of a dial. Books in the home were reported by twenty-five families, but three reported as having "only a few," and twenty others reported a total of two hundred and nineteen. One family reported having four hundred books in the home and another fifty. The public library was used by sixteen families, principally by the children in connection with school work.

Among commercialized recreations the picture show stood first. Attendance at motion pictures was reported by thirty-one families, the total spent being 0.6 per cent of the group income. The average expenditure of those attending is \$9.36, ranging from \$33 to less than \$1 in individual cases. The modal expenditure for picture shows was \$1-\$5 and only two families spent more than \$15. One of these contained three children of the show-going age (eleven to fifteen years) who attended the pictures weekly, and the parents attended twice a month. The other, a family of four, attended weekly at a cost of fifty cents.

The smallest expenditure of those who attended was made by a husband of eight months standing who had attended four fifteen-cent shows since his marriage, while the pregnant wife remained at home. Five years had elapsed since any member of one family had attended a picture show and fifteen years in the case of another. The automobile did not serve as a substitute for picture shows. Four-fifths of the car owners attended the picture shows, spending an average of nearly \$2 more than the two-thirds of the non-car owners who attended.

A total of \$43 was spent by the eight families members of which attended public dances. Short hunting and fishing trips, and picnic excursions to Galveston Bay provided amusement and relieved the monotony in twelve families at little additional cost, most of the expense being included in gas and groceries. Vacations totaling a cost of \$134 were taken by four families, but \$50 of this amount was expended by one family during the convalescence of the injured husband. Vacation trips are almost a thing of the past, as indicated by the exclamation of one longshoreman, "What is a vacation?!"

Average club dues of \$5.87 were paid by the fourteen members of organizations other than the labor union. The Eagles and the

Woodmen, joint fraternity and mutual insurance orders, were the most popular lodges with the men. Dues for these orders are listed with insurance. One belonged to the Veterans of Foreign Wars. Some of the wives belonged to the P.T.A., in addition to the union auxiliary.

In a group showing an average deficit for the year of \$14.46, few families would be expected to list amounts under the head of savings. An elderly couple, the husband past fifty years of age, had been able through frugal living and gainful labor on the part of the wife to save \$100 during the year. The toy bank of a three-months-old son in another family contained \$2.24. These two are the only instances listed by the longshoremen of any money savings. Insurance is generally accepted as offering greater immediate protection and greater security of investment than any other type of saving.

Accumulation of durable goods through the device of installment buying, was reported by nineteen families. The average expenditure was \$89.92 or 3.8 per cent of the group's income. Radios numbering nine head the list of purchases, with two ice boxes and two sewing machines coming next. Other pieces of furniture were being purchased in five families; and another was cutting into the profits of "contented milk" by the purchase of a dairy cow on the partial payment plan. Two families were buying blankets on installment.

These expenditures were made by families whose income exceeded the group's average by less than 10 per cent. Such expenditures for luxuries are justified, if they need justification, to the workers by the experience of Mr. X., who belongs to both longshore union and "walks ship." He estimates his earnings at \$1,300 a year, which sets him apart as plutocrat among longshoremen. Back in the days of high earnings he was able to lay aside savings, in spite of his growing family of three pre-adolescent children. He placed these savings safely in a bank. Last year, a bank employee absconded with the bank's funds. Now Mr. X. isn't saving, but the family is well insured. The experience of Mr. G. lends further justification. He has a wife and four children, the oldest six years of age. "Back in the palmy days" he laid aside \$1,625, which he invested in the stock of an insurance company for safe keeping. This company dabbled in the stock market and was wiped out in October, 1929. Like Mr. X., Mr. G. no longer has savings though

he also is well insured, paying out over \$90 annually on premiums; though he can't afford an automobile much wanted by his growing family. Insurance appears to be the generally accepted substitute for savings in this group. Policies range from straight life to endowment plan. Insurance offers two advantages over money savings, immediate protection and comparative security of investment.

Thirty-four families were paying an average premium of \$64.33 per year, amounting to 5 per cent of the group income. Only six accident policies were carried, four being on the husband, one on the children, and one on the entire family. Others are life insurance policies, of which fifteen were on the husband alone, eight on the wife, and ten on the children. Six policies insured the husband and wife jointly, two included children and one of the parents, and five covered the entire family, making a total of forty-six policies. In one instance the insurance premiums were paid by the wife's father. One husband had been forced to drop his accident policy when his earnings dropped and another carried no insurance for the same reason. Many of the premiums were paid by the week or the month.

Tobacco is a major item, taxing the group income 1.7 per cent or almost as much as the Government did. Three-fourths of the men smoked an average of \$25.96 worth of tobacco per year, one man drawing \$78 through his pipe stem each year. The modal expenditure for tobacco was \$11-\$15. Fifteen of the workers paid \$6-\$20 per year and an equal number spent \$26-\$60 on tobacco. Sixteen families estimated an average annual consumption of \$8.60 worth of soft drinks and nine admitted drinking an average of \$15.06 worth of alcoholic drinks annually.

Thus the ominous figure of the mythical longshoreman gives place to a man whose origin, working conditions, and living habits are more remarkable in their likeness to those of other workers than in any outstanding differences. Perils, hardships, and irregularity of employment he has in common with many other workers. Through his union, like other workers, he bargains for a wage, in exchange for which he obtains what portion he can of those goods and services designated by the social group as desirable.

APPENDIX A

INCOME AND EXPENDITURE ACCOUNTS OF LONGSHOREMEN (DEEP-SEA AND COASTWISE)

INCOME AND EXPENDITURE ACCOUNT

DEEP-SEA LONGSHOREMAN, 8 WEEKS

L 33
November

| | | |
|-----|-----------------|---------|
| 16. | Groceries | \$.68 |
| | Insurance | .50 |
| | | \$ 1.18 |

| | | |
|-----|-------------------|---------|
| 17. | Groceries: | |
| | Milk | \$.20 |
| | Bread | .10 |
| | Eggs | .25 |
| | Lard | .08 |
| | Meat | .25 |
| | Auto parts | 1.53 |
| | Mentholatum | .30 |
| | Thread | .05 |
| | | \$ 2.76 |

| | | |
|-----|------------------|---------|
| 18. | Groceries: | |
| | Potatoes | \$.25 |
| | Milk | .21 |
| | Lemons | .13 |
| | Bread | .05 |
| | Cabbage | .04 |
| | Meat | .30 |
| | Mayonnaise | .10 |
| | Beans | .06 |
| | Onions | .05 |
| | | \$ 1.19 |

| | | |
|-----|-----------------|---------|
| 19. | Groceries | \$ 1.51 |
| | Meat | .30 |
| | Eggs | .25 |
| | Clothing | 4.91 |
| | | \$ 6.97 |

| | |
|-------------------------|---------------------|
| Expenses of week ending | |
| Nov. 19 | \$12.10 |
| Income of week ending | |
| Nov. 19 | 21.00 |
| | Balance.....\$ 8.90 |

| | |
|----------------|---------|
| 20. Rent | \$ 5.00 |
| 21. Meat | .25 |
| Bread | .20 |
| Milk | .20 |
| Eggs | .25 |
| Thread | .10 |
| Drug bill..... | 2.00 |
| Cafe bill..... | 1.00 |
| | <hr/> |
| | \$ 9.00 |

| | |
|---------------------|---------|
| 22. Groceries | \$.75 |
| Eggs | .25 |
| Milk | .20 |
| | <hr/> |
| | \$ 1.20 |

| | |
|---------------------|---------|
| 23. Groceries | \$.60 |
| Groceries | .66 |
| Milk | .20 |
| Apples | .20 |
| Meat | .58 |
| | <hr/> |
| | \$ 2.24 |

| | |
|---------------------|---------|
| 25. Groceries | \$.50 |
| 26. Groceries | 2.97 |
| Clothing | .59 |
| | <hr/> |
| | \$ 4.15 |

Expenses of week ending
 Nov. 26.....\$16.59
 Income of week ending
 Nov. 26..... 7.40

| | |
|------------------|--------|
| 28. Apples | \$.20 |
| Milk | .20 |
| Eggs | .29 |
| | <hr/> |
| | \$.69 |

| | |
|----------------------|---------|
| 29. Meat | \$.10 |
| Eggs | .25 |
| Vegetables | .15 |
| Milk | .20 |
| Car fare..... | .15 |
| Lunch | .25 |
| Shoes | 1.00 |
| Christmas gifts..... | 1.70 |
| Medicine | .25 |
| | <hr/> |
| | \$ 4.05 |

| | |
|---------------------|---------|
| 30. Groceries | \$ 1.07 |
| Milk | .20 |
| | <hr/> |
| | \$ 2.27 |

December

| | |
|---------------------|--------|
| 1. Vegetables | \$.15 |
| Meat | .50 |
| Medicine | .50 |

\$ 1.15

| | |
|------------------------|---------|
| 3. Cafe bill | \$ 2.00 |
| Borrowed money paid .. | 2.00 |
| Medicine | .75 |
| Dentist | 1.00 |
| Tobacco | .75 |
| Amusement | .65 |
| Groceries | 3.13 |

\$10.28

Expenses of week ending
Dec. 3 \$18.44

Income of week ending
Dec. 3 30.10

Balance \$11.66

| | |
|-----------------|---------|
| 4. Rent | \$ 5.00 |
| Amusement | .75 |

\$ 5.75

| | |
|-----------------|--------|
| 5. Milk | \$.25 |
| Candy | .05 |
| Clothes | 1.50 |
| Amusement | .50 |
| Tobacco | .20 |

\$ 2.50

| | |
|------------------------|---------|
| 6. Paid on radio | \$ 5.00 |
| Milk | .20 |

\$ 5.20

| | |
|----------------|--------|
| 7. Milk | \$.15 |
| Meat | .25 |
| Tobacco | .15 |
| Car fare | .10 |

\$.65

| | |
|--------------------------|--------|
| 8. Groceries | \$.72 |
| 9. Meat | .50 |
| Car fare | .20 |
| Two shades | .80 |
| C. cream (cold cream) .. | .35 |
| Toy | .10 |

\$ 2.67

| | |
|---------------------|---------|
| 10. Cafe bill..... | \$ 1.00 |
| Expense on car..... | 2.00 |
| Miscellaneous | 1.50 |
| Groceries | 1.10 |
| | .15 |
| | 1.00 |
| | <hr/> |
| | \$ 6.75 |

Expenses of week ending
 Dec. 10.....\$23.52
 Income of week ending
 Dec. 10.....15.30

| | |
|----------------------|---------|
| 11. Amusement | \$.65 |
| 12. Meat | .40 |
| Milk | .20 |
| Bread | .10 |
| Christmas gifts..... | 8.95 |
| Expense on car..... | 3.24 |
| Tobacco | .20 |
| Car fare..... | .20 |
| | <hr/> |
| | \$13.94 |

| | |
|----------------|--------|
| 13. Milk | \$.20 |
| Bread | .10 |
| | <hr/> |
| | \$.30 |

| | |
|----------------------|---------|
| 14. Bread | \$.10 |
| Meat | .30 |
| Christmas gifts..... | 5.30 |
| | <hr/> |
| | \$ 5.70 |

| | |
|---------------------|---------|
| 17. Groceries | \$ 2.51 |
| Meat | .40 |
| Amusement | .55 |
| Tobacco | .25 |
| | <hr/> |
| | \$ 3.71 |

Expenses of week ending
 Dec. 17.....\$23.65
 Income of week ending
 Dec. 17.....9.95

| | |
|-----------------|--------|
| 19. Bread | \$.10 |
| Candy | .15 |
| Car parts..... | .25 |
| | <hr/> |
| | \$.50 |

| | |
|-----------------|--------|
| 20. Milk | \$.15 |
| Meat | .25 |
| Bread | .10 |
| Insurance | .30 |
| Postage | .83 |

Expenses of week ending
 Dec. 24.....\$ 2.13

From December 25, 1932-January 1, 1933:

Traveling\$15.00

January

3. Groceries\$.63

Amusement30

\$.93

4. Groceries\$.34

6. Groceries 1.09

7. Groceries 2.76

Car expense..... 3.00

\$ 7.19

Expenses of week ending

Jan. 7.....\$ 8.12

Income of week ending

Jan. 7..... 15.20

Balance.....\$ 7.08

9. Meat\$.40

Milk20

Bread10

\$.70

11. Meat\$.30

Yeast06

Stamps06

Candy05

Amusement50

Tobacco15

\$ 1.12

INCOME AND EXPENDITURE ACCOUNT

DEEP-SEA LONGSHOREMAN, 13 WEEKS

L 16

November

Expenses

Wages

5.\$40.00

Groceries\$.20

Radio 2.25

Coat 5.50

Hat88

Shoes 1.50

Groceries 5.00

Milk 1.00

Insurance 2.50

Ice50

Rent 6.00

Gas bill..... 3.00

Lights 3.00

Car repairs..... 5.25

Gasoline 1.20

Laundry75

Work pants..... .75

Socks50

| | Expenses | Wages |
|--------------------------|----------|-------|
| 8. Groceries | .17 | |
| Groceries | .45 | |
| 11. Groceries | .40 | |
| 12. | | 17.00 |
| 14. Rent | \$ 5.00 | |
| Groceries | 5.00 | |
| Milk | 1.00 | |
| Insurance | 1.55 | |
| Gasoline | 1.00 | |
| Toys | 1.00 | |
| Paper | .30 | |
| Ice | .50 | |
| Work pants | .75 | |
| 18. Groceries | .40 | |
| 19. | | 22.00 |
| 21. Rent | \$ 2.00 | |
| Groceries | 5.00 | |
| Baby clothes | 4.00 | |
| Suit | 5.00 | |
| Laundry | 1.00 | |
| 23. Groceries | 2.00 | |
| Gasoline | 2.00 | |
| 26. | | 20.00 |
| 28. Groceries | \$ 7.00 | |
| Gasoline | 1.00 | |
| Milk | 1.00 | |
| Insurance | 1.00 | |
| Ice | 1.00 | |
| December | | |
| 1. Rent | 7.50 | |
| 2. Groceries | .70 | |
| 3. | | 21.00 |
| Groceries | \$ 7.00 | |
| Baby shoes | 1.00 | |
| 5. Gas bill | 3.75 | |
| Lights | .95 | |
| Milk | .56 | |
| Insurance | 1.05 | |
| Gasoline | 1.00 | |
| Hair cuts | 1.25 | |
| Christmas presents | 5.00 | |
| 10. | | 16.00 |
| Groceries | \$ 5.00 | |
| 11. Groceries | .40 | |
| 12. Gasoline | 1.00 | |
| Insurance | .90 | |
| Milk | .55 | |
| 15. Rent | 7.50 | |
| 17. | | 18.00 |
| Groceries | \$ 8.00 | |
| 19. Car expense | 2.00 | |
| Insurance | 1.00 | |
| Milk | .60 | |
| Ice | .50 | |
| Doctor bill | 5.00 | |
| 24. | | |

| | Expenses | Wages |
|----------------------|----------|-------|
| January | | |
| 1. | | 39.00 |
| Rent | \$ 7.50 | |
| Lights | 2.35 | |
| Gas | 4.40 | |
| Groceries | 10.00 | |
| Local dues | 4.00 | |
| 4. Car repairs | 2.00 | |
| Insurance | 1.30 | |
| Ice | 1.25 | |
| Milk | 1.80 | |
| Work shoes | 2.00 | |
| Clothes | 2.00 | |
| 7. | | 20.00 |
| Groceries | \$ 5.00 | |
| Car license | 10.00 | |
| 9. Doctor bill | 3.00 | |
| Car | 1.25 | |
| Groceries | 6.00 | |
| 14. | | 25.00 |
| 15. Rent | \$ 8.00 | |
| 16. Milk | 1.00 | |
| Ice | .75 | |
| Insurance | 1.05 | |
| Personal | 1.25 | |
| Baby | 1.00 | |
| 17. Car | 1.25 | |
| 18. Groceries | .40 | |
| 20. Laundry | 1.00 | |
| Groceries | .76 | |
| 21. | | 9.00 |
| Groceries | \$ 5.00 | |
| 23. Insurance | .65 | |
| 24. Ice | .50 | |
| Milk | .55 | |
| Gasoline | .50 | |
| Laundry | .75 | |
| 28. | | 15.00 |
| Poll tax | \$ 1.50 | |
| Groceries | 6.00 | |
| 29. Gas | .50 | |
| 30. Insurance | .65 | |
| Milk | .90 | |
| Ice | .40 | |
| February | | |
| 1. Rent | 6.25 | |

WAGE ACCOUNT OF A LONGSHOREMAN
DEEP-SEA, 12 MONTHS

WAGES OCTOBER 1, 1931-JANUARY 31, 1933

L 45

| | OCTOBER—1931 | | Strike, October 22 | In Gang | Out |
|-------------|--------------|---------|--------------------|---------|------|
| | In Gang | Out | | | |
| Total | \$107.40 | \$ 4.30 | | 4.16 | 3.51 |
| | | 7.62 | | 2.80 | |
| | | 6.54 | | 3.05 | |
| | | 11.70 | 3.01 | 3.32 | |

| | In Gang | Out | | In Gang | Out (Foot broke) |
|---------------------|---------|---------|--------------------------|----------------|---------------------|
| | 5.84 | 1.98 | Compensation, \$130.00 | | |
| | 3.25 | 1.38 | Returned March 14, 1932. | | |
| | { 7.02 | | | | |
| | 2.47 | | MARCH-APRIL-1932 | | |
| | 6.22 | | Total\$ 58.74 | \$ 5.08 | |
| | 9.23 | 4.23 | | 4.30 | \$ 1.85 |
| | 3.50 | | | 4.83 | |
| | | | | 7.42 | |
| | \$82.63 | \$28.84 | | (Compensation) | |
| | | | | 5.23 | 2.96 |
| NOVEMBER | | | | 5.92 | |
| Total\$142.35 | \$ 3.33 | \$ 1.72 | | | 7.00 |
| | 4.91 | | | 1.75 | |
| (Boil) | | | | 4.90 | |
| | | 5.35 | | 4.90 | |
| | 6.35 | | | 2.60 | |
| | 4.33 | | | | |
| | | 7.40 | | \$46.93 | \$11.81 |
| | 4.49 | | MAY | | |
| | 6.40 | | Total\$ 35.12 | \$ 5.82 | |
| | 6.05 | | | 3.50 | \$.90 |
| | 2.30 | 4.25 | | | 4.15 |
| | 2.36 | | | | 6.30 |
| | | 17.47 | | | 4.05 |
| | | 8.12 | | | 2.80 |
| | | 6.71 | | | 1.00 |
| | 4.59 | | | | 5.00 |
| | | { 4.08 | | | 1.70 |
| | | { 5.73 | | | |
| | 5.41 | | | | |
| | 3.06 | | | \$ 9.32 | \$25.90 |
| | 2.31 | | JUNE | | |
| | 6.17 | | Total\$ 43.27 | \$ 4.00 | \$ 2.38 |
| | 2.16 | | | 6.66 | |
| | 2.62 | 2.38 | | | 5.59 |
| | 9.01 | 3.41 | | 4.25 | 2.16 |
| | 2.43 | | | 5.60 | |
| DECEMBER | | | | 6.10 | |
| Total\$103.20 | \$ 3.08 | \$ 4.68 | | | { 5.18 |
| | 13.18 | | | | { 1.35 |
| | 3.97 | | | | |
| | | { 1.57 | | \$26.61 | \$16.66 |
| | | { 4.20 | JULY | | |
| | | { 7.11 | Total\$117.90 | \$ 2.40 | (Iron |
| | | { 2.69 | | | boat) |
| | 2.86 | 1.65 | | | " |
| | | 1.45 | | | " |
| | 11.09 | 3.04 | | | " |
| | | 7.91 | | | " |
| | 8.06 | | | | (Meaning |
| | 6.15 | | | | scrap |
| | 4.05 | | | | iron) |
| | 2.12 | | | | |
| | | 2.60 | | | |

| | In Gang | Out | In Gang | Out |
|-------------|----------------|---------------------|----------------|--------------------------|
| | | 45.70 | 5.00 | |
| | | 5.25 | | 5.58 |
| | | 10.50 | 8.45 | |
| | | 1.00 | 3.23 | |
| | 6.33 | | 3.23 | |
| | 3.88 | | | { 8.50 3.15 |
| | | 5.86 | | |
| | | 3.68 | 2.10 | |
| | | 5.80 | | |
| | 1.40 | | \$48.69 | \$59.29 |
| | | 3.15 | | |
| | | 2.70 | OCTOBER | |
| | | 2.17 | Total | \$ 75.80 \$ 3.15 |
| | 7.32 | | | 2.90 \$ 2.10 |
| | (Iron boat) { | 2.84 | | 1.75 |
| | | 5.82 | | |
| | | 2.60 | | 4.70 |
| | | | | 3.00 |
| | <u>\$21.33</u> | <u>\$96.97</u> | | 2.10 |
| | AUGUST | | | 2.45 |
| Total | \$ 73.75 | (Iron boat) \$ 2.80 | | 2.77 |
| | | 4.99 | | 2.06 |
| | 14.18 | | 3.87 | 2.77 |
| | | 13.17 | | 4.33 |
| | | 2.88 | 6.42 | |
| | 3.25 | | 2.46 | |
| | 3.46 | | 2.80 | |
| | | | 5.60 | |
| | | 4.22 | 4.90 | |
| | | 11.50 | { 16.30 | |
| | .55 | | | |
| | 5.30 | | <u>\$48.95</u> | <u>\$23.33</u> |
| | | 1.75 | | |
| | 3.00 | | NOVEMBER | |
| | 2.70 | | Total | \$108.17 \$ 2.22 \$ 4.30 |
| | <u>\$32.44</u> | <u>\$41.31</u> | | 9.63 |
| | SEPTEMBER | | | 5.60 |
| Total | \$104.85 | \$ 1.90 | | 4.72 |
| | | 10.23 | | 3.31 |
| | | 2.00 | | |
| | | \$ 2.61 | 2.80 | |
| | | 11.46 | 3.07 | |
| | | { .35 | | 9.80 |
| | | { 6.27 | 3.89 | 3.71 |
| | 2.90 | 3.06 | 1.76 | |
| | | 4.13 | | 5.55 |
| | | 2.25 | { 21.12x | |
| | | 1.40 | | |
| | (Quit Jones) | | | 1.99 |
| | | .50 | | 14.56 |
| | 2.35 | | | 2.52 |
| | 7.30 | | 3.30 | 2.86 |
| | | 3.00 | | 4.48 |
| | | 4.00 | | |
| | | 3.03 | <u>\$35.94</u> | <u>\$72.23</u> |

| DECEMBER | | | In Gang | Out |
|-------------|----------|---------------|---------|---------|
| | | | 7.35 | |
| | | | 3.21 | 3.43 |
| Total | \$124.10 | \$ 3.10 | | 5.44 |
| | | 5.35 | 4.32 | |
| | | 4.05 | | { 2.30 |
| | | x1.14 | 2.80 | { 4.23 |
| | | { 3.39 | | |
| | | { 2.61 | | |
| | | 3.49 | \$66.84 | \$60.27 |
| | | 7.15 | | |
| | | 3.71 | | |
| | | 3.33 | | |
| | | 2.84 | | |
| | | 6.55 | | |
| | | 6.61 | | |
| | | 2.10 | | |
| | | 2.95 | | 3.25 |
| | | 2.57 | | |
| | | 4.98 | | |
| | | 2.53 | | |
| | | 2.65 | | |
| | | 2.10 | | |
| | | 3.21 | | 8.22 |
| | | 3.00 | | |
| | | 2.10 | | |
| | | 10.00 | | |
| | | Christmas Day | \$54.06 | \$14.54 |

JANUARY

Total \$ 65.95 \$ 3.07

INCOME AND EXPENDITURE ACCOUNT

COASTWISE LONGSHOREMAN, 4 WEEKS

C 14

Earnings and Expenses of C 14.

Wife and Mother Comprising Family of Three.

Employed on docks as Longshoreman at 65 cents per hour when working for Coastwise Local.

Three per cent of wages go as expense and upkeep of I.L., etc., local union. Five per cent deducted when working with Deep Sea Local.

Earnings for Week, Nov. 27-Dec. 4.

| | |
|---|---------|
| Nov. 28. Warehouse work at 40 cents per hour..... | \$ 1.50 |
| Nov. 30. Worked with Deep-Sea | |
| 8 hrs. at 70c..... | 5.60 |
| 1 hr. at \$1.05..... | 1.05 |
| Less 5 per cent..... | \$0.30 |
| Dec. 1. Worked 8 hrs. at 65 cents per hour..... | 5.20 |
| Dec. 2. Worked 2¼ hrs. at 65 cents per hour..... | 1.45 |
| Less 3 per cent..... | \$0.20 |
| Total for week..... | \$14.25 |

Expenses for Week, Nov. 27-Dec. 4.

| | |
|--|----------|
| Three days' street bus fare..... | \$.60 |
| Groceries | 2.12 |
| Groceries | 1.75 |
| Current gas bill | 1.52 |
| Current light bill..... | 1.45 |
| Two dozen eggs..... | .70 |
| Total for week..... | \$ 8.15 |
| Paid on grocery bill \$1.00, leaving unpaid..... | \$ 61.79 |
| Unpaid house notes, total..... | \$180.00 |

Earnings for Week, Dec. 4-Dec. 11.

| | |
|---|---------|
| No work during week until Dec. 9, one-half day at Cotton | |
| Piece Work (Deep Sea), net..... | \$ 3.05 |
| Three bales of cotton landed on right leg and broke ankle at noon, December 9. | |

Expenses for Week, Dec. 4-Dec. 11.

| | |
|---------------------------|---------|
| Groceries | \$.38 |
| Groceries | .62 |
| Groceries | 1.96 |
| Bus fare to hospital..... | .60 |
| | \$ 3.56 |

(In hospital two days which lessened grocery account at home.)

| | |
|------------------------------------|----------|
| Unpaid loan (9 months old)..... | \$ 40.00 |
| Balance unpaid, clothing bill..... | 8.00 |
| December house note..... | 18.00 |
| Previous notes, unpaid..... | 180.00 |
| Unpaid notes on house..... | \$198.00 |

Earnings for Week, Dec. 11-Dec. 18.

| | |
|--|---------|
| Nothing earned account injuries, consisting of broken ankle of right foot. | |
| Received by Mrs. as monthly salary from Garment Workers | \$ 5.00 |

Expenses for Week, Dec. 11-Dec. 18.

| | |
|---|----------|
| Bus fare to hospital..... | \$.40 |
| Bus fare to hospital..... | .20 |
| Groceries | .66 |
| Groceries | 2.49 |
| | \$ 3.75 |
| Paid on grocery account \$3.00, leaving unpaid..... | \$ 63.87 |

Earnings for Week, Dec. 18-Dec. 25.

| | |
|--|----------|
| Nothing earned account injuries. | |
| Rec'd compensation from Texas Employers Ins. Co., Dec. 24..... | \$ 13.33 |
| Rec'd by Mrs. as monthly salary from Garment Workers | 5.00 |

Expenses for Week, Dec. 18-Dec. 25.

| | |
|-------------------------|---------|
| Coffee | \$.50 |
| Bread | .10 |
| Eggs | .40 |
| Groceries | .67 |
| Bus fare to doctor..... | .20 |
| Bus fare | .40 |
| Groceries | 2.10 |
| | <hr/> |
| | \$ 4.37 |
| City sanitation..... | \$ 1.00 |
| | <hr/> |
| | \$ 5.37 |

March 8, 1933.

The injury which I sustained on December 9, 1932, has incapacitated me to such a degree as to render and unable me to do any physical work until the present date, and I am still under the treatment of a physician.

It is with much regret that I have been unable to show earnings which I am sure would have been a material help in compiling statistical facts such as The University of Texas is gathering, but due to the very unfortunate condition I am in it may prove that I have, perhaps, been of no assistance after all.

However, in a last minute's effort to show that a cripple fares badly even though he be on compensation, I will state my present status and financial condition as follows:

Moneys received, all sources, about (for a period of 3 months) ..\$160.00

Same was used to defray living expenses and part applied on old accounts long overdue, interest on house notes, fire insurance, state and county taxes, gas bills, light bills, groceries and clothing.

| | |
|-------------------------------|----------|
| Money on hand at present..... | \$ 15.00 |
| Check on hand..... | 13.33 |
| | <hr/> |
| Total | \$ 28.33 |

Unpaid Bills

| | |
|------------------------------------|----------|
| House Notes Due— | |
| Thirteen notes..... | \$234.00 |
| City taxes..... | 19.08 |
| Borrowed money..... | 40.00 |
| Gas and lights..... | 3.45 |
| Grocery bill..... | 63.24 |
| | <hr/> |
| Total indebtedness on March 8..... | \$359.77 |

INCOME AND EXPENDITURE ACCOUNT

(Blanks represent omissions in original account.)

COASTWISE LONGSHOREMAN, 11 WEEKS

Cz

Money Received

| | | |
|----------|-------------------------------|----------|
| Nov. 19. | Income | \$ 36.00 |
| | Boy's income..... | 2.50 |
| Nov. 26. | Income | 5.00 |
| | Boy's income..... | 5.15 |
| Dec. 3. | Income | 8.00 |
| | Boy's income..... | 6.35 |
| Dec. 10. | Income | 5.65 |
| | Boy's income..... | 3.40 |
| | Income for renting house..... | 3.00 |
| Dec. 17. | Income | 14.00 |
| | Boy's income..... | 8.73 |
| Dec. 24. | No income | |
| | Boy's income..... | 6.15 |
| Dec. 31. | Income | 27.00 |
| | Boy's income..... | 2.00 |
| Jan. 7. | Income | 8.00 |
| | Boy's income..... | 4.15 |
| Jan. 14. | Income | 16.00 |
| | Boy's income..... | 3.50 |
| Jan. 21. | Income | 5.00 |
| | Boy's income..... | 4.70 |
| Jan. 28. | Income | 28.00 |
| | Boy's income..... | 3.75 |

Expenses

For week beginning November 19—

| | |
|--------------------------------|---------|
| Grocery bill..... | \$ 7.78 |
| Balance on stove..... | 1.00 |
| Groceries, cash: | |
| Cured ham, 23 pounds..... | 2.03 |
| Peanut butter, quart..... | .23 |
| Candy | .02 |
| Mayonnaise | .12 |
| Pecans | .19 |
| Ketchup | .10 |
| Pickles | .17 |
| Sugar | .33 |
| Cocoanut, lettuce, garlic..... | .24 |
| Butter, 2 pounds..... | .39 |
| Gasoline | 1.30 |
| Church | .50 |
| Ice cream, quart..... | .25 |
| Pants for boy 16..... | 1.95 |
| Hose for baby, 2 pairs..... | .38 |
| Rent (week)..... | 3.00 |
| Sewing machine payment..... | 1.00 |
| Car lights..... | .70 |
| Milk bill..... | .61 |
| Sweet potatoes, bushel..... | .35 |

For week beginning November 26—

| | |
|---------------------------|------|
| Grocery bill..... | 5.00 |
| Payment on furniture..... | 1.00 |
| Rent | 3.00 |
| Light bill | 1.50 |
| Groceries | .60 |

For week beginning December 3—

| | |
|--------------------------------------|------|
| Grocery bill..... | 5.16 |
| Groceries and meat..... | 3.41 |
| Clothing for husband..... | 1.39 |
| Clothing for baby..... | .54 |
| Rent | 3.00 |
| Paid down on suit for grown boy..... | 1.50 |
| Paid on coat for mother..... | 1.00 |
| Paid on furniture | 1.00 |

For week beginning December 10—

| | |
|-------------------------------------|------|
| Groceries | 5.30 |
| Medicine for baby..... | 1.50 |
| Rent | 3.00 |
| Buttons | .10 |
| Church | .10 |
| Coffee, 3 pounds..... | 1.00 |
| Haircuts, shaves, and gasoline..... | 1.00 |
| Oil for stove..... | 1.00 |

For week beginning December 17—

| | |
|------------------------------|------|
| Grocery bill..... | 8.00 |
| Sweater suit for baby..... | .79 |
| Toys for Christmas..... | 1.94 |
| House shoes for boy..... | .39 |
| Candy for Christmas..... | .85 |
| Rent | 3.00 |
| Shoulder pork roast..... | .78 |
| Payment on boy suit..... | 1.50 |
| Christmas tree trimming..... | .55 |
| Union lodge dues..... | 1.00 |
| Gasoline and tobacco..... | 1.00 |
| Light bill | 2.00 |

For week beginning December 24—

| | |
|------------------|------|
| Meat | 1.25 |
| Groceries | |
| Gas for car..... | .30 |
| Tobacco | |

For week beginning December 31—

| | |
|----------------------------|------|
| Grocery bill..... | 5.00 |
| Groceries | 7.00 |
| Shoes for boy 15..... | 1.95 |
| Pajamas, boy 16..... | .59 |
| Boy's suit underwear..... | .59 |
| Needles, thread, etc..... | .50 |
| Lodge dues..... | 1.00 |
| Debt | 2.50 |
| Gasoline and oil..... | 1.50 |
| House expenses..... | 1.00 |
| Paid on furniture..... | .75 |
| Tobacco bill and eats..... | 1.45 |

For week beginning January 1—

| | |
|-------------------------------|------|
| Groceries | 7.00 |
| Rent | 2.00 |
| Paid on furniture | 1.00 |
| House expenses for week | 1.00 |

For week beginning January 7—

| | |
|--------------------------|------|
| Groceries | 7.00 |
| Payment on machine | 1.00 |
| Rent | 2.00 |
| Gasoline for car | 1.00 |

For week beginning January 14—

| | |
|-----------------------------------|-------|
| Grocery bill | 6.50 |
| Groceries | 3.83 |
| Milk bill, three weeks | 1.35 |
| Payment on furniture | 1.00 |
| Payment on suit for boy | 1.50 |
| Underwear for boy | .50 |
| Cloth | .15 |
| Hose | .35 |
| Tobacco bill | 1.50 |
| Meat | .60 |
| Church | .10 |
| Show for boy | .25 |
| Haircut for boy | .10 |
| Gasoline for car | .75 |
| Groceries and miscellaneous | |

For week beginning January 21—

| | |
|--|------|
| House rent | 3.00 |
| Groceries | 2.00 |
| Payment on lodge dues | 2.60 |
| Church amusement and school supplies | .55 |
| Meat | .35 |
| Laundry | .85 |

For week beginning January 28—

| | |
|-------------------------------|-------|
| Grocery bill, two weeks | 8.40 |
| Groceries | .90 |
| House rent | 3.00 |
| Car license and repairs | 11.00 |
| Lodge dues | 1.00 |
| Tobacco and eats | 1.25 |
| Oysters, quart | .30 |
| Laundry | .75 |
| Light bill | 2.30 |
| Coffee bill | 2.10 |
| Furniture | |

APPENDIX B

QUESTIONNAIRE SCHEDULE

QUESTIONNAIRE SCHEDULE

DESCRIPTION OF FAMILY

| | Wife | Husband | Children at Home But Out of School | |
|-----------------------------------|------|---------|---------------------------------------|--|
| 1. Age (and sex) | | | | |
| 2. Birth place | | | | |
| 3. " " father | | | | |
| 4. " " mother | | | | |
| 5. Lived in United States (years) | | | | |
| 6. Lived in Houston | | | | |
| 7. Lived in present house | | | | |
| 8. Citizenship | | | | |
| 9. Education | | | | |
| 10. Occupation father | | | | |
| 11. " mother | | | | |
| 12. Age on going to work | | | | |
| 13. Occupation trained for | | | | |
| 14. Present occupation | | | | |
| 15. How long | | | | |
| 16. Present employer | | | | |
| 17. Daily wage | | | | |
| 18. Days worked last 12 months | | | | |
| 19. Wages last 12 months | | | | |
| School Children | | | | |
| 20. Age and sex | | | | |
| 21. Birthplace | | | | |
| 22. School grade | | | | |
| 23. Wages last 12 months | | | | |
| 24. Other occupants of house? | | | | |

25. Were wife's parents: rich (), well to do (), comfortable (), poor ()?
 Were husband's parents: rich (), well to do (), comfortable (), poor ()?
26. Was wife's childhood spent in: city (), town (), country ()?
 Was husband's childhood spent in: city (), town (), country ()?
27. If you moved from country to city, state why.

Annual family income:

28. Gang earnings.....
29. Swap-out gang earnings.....
30. Earnings in other trades.....
31. Boarders and roomers.....
32. Garden, poultry, etc.....
33. Rents and investments.....
34. Financial assistance..... Source.....
35. Other sources of income.....
- Total.....
36. Borrowings: Amount..... Purpose.....
37. Past savings used up.....
- Total..... Security.....

Annual expenditures:

If house is rented:

- | | Due | Paid | |
|--------------------------|-------|-------|----------------------|
| 38. House rent..... | | | |
| 39. Water rent..... | | | |
| 40. Moving expenses..... | | | How many times.....? |

If house is owned?

41. Payments on principal.....
42. Interest payments.....
43. Interest rate.....
44. Taxes.....
45. Insurance.....
46. Repairs and improvements..... Total for housing.....

Description of house:

47. Type: Single (), duplex (), apartment ().
48. Material: Brick (), frame (), box ().
49. Interior: Papered (), plastered (), wall board ().
50. Rooms: Total number....., bed rooms....., bath....., No. closets.....
51. Plumbing: (a) Running water; kitchen (), bath (); hot running water; kitchen (), bath ().
52. Heat: Number of rooms usually heated.....

Fuel and Light

53. Gas Monthly bill, summer, \$..... for..... months = \$.....
54. Monthly bill, winter, \$..... for..... months = \$.....
55. Other fuels (list) = \$.....
56. Electricity, monthly bill \$..... for 12 months = \$.....
- Total for fuel and light..... \$.....

Food:

57. Weekly expenditure \$..... x 52 weeks = \$..... Due Paid
 Credit (), Cash ().
 What part of your grocery trade goes to: (a) National chain.....
 (b) Local chain....., (c) neighborhood independent..... stores?
 58. Meals eaten away from home: Number per year.....
 Average cost per meal \$.....
 Annual cost \$.....
 Eaten by whom?..... Total for food \$.....
 Clothing (expenditure past 12 months):
 59. Husband \$....., wife \$.....
 First child \$....., Second \$....., Third \$....., etc.
 Total for clothing \$.....

Incidentals:

- | | Cost Per Week | Weeks Used |
|---------------------------------|---------------|-------------------|
| 60. Car fare: Business, Husband | \$..... | for ... = \$..... |
| Wife | \$..... | for 52 = \$..... |
| School Children | \$..... | for 36 = \$..... |
| Recreation | \$..... | for 52 = \$..... |
| Total for car fare | | \$..... |

61. Automobile:

- | | Due | Paid |
|------------------------------|---------|---------|
| Annual payments..... | \$..... | |
| Tires | \$..... | |
| Gas, per week \$..... x 52 = | \$..... | |
| Oil, per week \$..... x 52 = | \$..... | |
| License | \$..... | |
| Repairs, etc. | \$..... | |
| Total for automobile | | \$..... |
62. Distance to work, miles; Time minutes
 Distance to school miles; Time minutes
 Total for transportation \$.....

63. Telephone \$.....

64. Barber

65. Beauty parlor.....

66. Toilet articles.....

67. Clean and press.....

68. Laundry

69. School supplies.....

(Per week x 36)

70. Newspapers (list) and magazines.

Name

Price

- | | Due | Paid |
|--|---------|---------|
| 71. Medical services: Major operations | \$..... | \$..... |
| Minor operations | | |
| Hospital services | | |
| General medical | | |
| Dental | | |
| Oculist | | |
| Osteopath | | |
| Chiropractic | | |
| Medicine: Dr. prescription | | |
| Other medicine | | |
| Total for medical services | | \$..... |

72. Insurance: Life (on whom?)
 Accident
 Property (other than home)
 73. Taxes (list types)
 74. Union dues
 75. Savings
 76. Installment purchases
 77. Gifts to charity
 78. Assistance to friends and relatives

Recreation:

79. Do you have in home: Piano (), phonograph (), radio ()?
 80. Does family use public library? How often?
 How many books in home?
 81. Musical instruments (list).
 82. Labor-saving devices: Washing machine (), vacuum cleaner (), elec
 tric iron (), electric toaster (), electric percolator (). List others.
 83. Servant? Cost per year \$

| Commercial | Who | Cost | Times Per Year | Annual Cost |
|--|-----|------|----------------|-------------|
| 84. Picture show | | | | |
| Parents | | | | |
| Children | | | | |
| 85. Dances (public) | | | | |
| 86. Picnics and excursions | | | | |
| 87. Home socials (types) | | | | |
| 88. Ball games | | | | |
| 89. Tobacco | | | | |
| 90. Drinks (soft) | | | | |
| 91. Drinks (alcohol) | | | | |
| 92. Vacation | | | | |
| 93. Church | | | | |
| 94. Lodges and clubs or other social or fraternal organizations | | | | |

95. Do children use city parks and playgrounds?.....

96. How often?.....

(a) What do you consider the worst features of the depression?

(b) What are its good points?

(c) In your opinion, what were the chief causes of the depression?

(d) How much has the depression cut the amount used of the things listed below:

| | None | Less than $\frac{1}{4}$ | $\frac{1}{4}$ to $\frac{1}{2}$ | $\frac{1}{2}$ or More |
|----------------|------|-------------------------|--------------------------------|-----------------------|
| Food | | | | |
| Clothing | | | | |
| Rent | | | | |
| Fuel and light | | | | |
| Recreation | | | | |

(e) In what other ways has the depression affected you?

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